



CARL T.C. GUTIERREZ
GOVERNOR OF GUAM

Refer to
Legislative Secretary

MAY 12 1999

The Honorable Antonio R. Unpingco
Speaker
I Mina'Bente Singko na Liheslaturan Guåhan
Twenty-Fifth Guam Legislature
Guam Legislature Temporary Building
155 Hesler Street
Hagåtña, Guam 96910

OFFICE OF THE LEGISLATIVE SECRETARY	
ACKNOWLEDGMENT RECEIPT	
Received By	
Time	10:50am
Date	5.13.99

Dear Speaker Unpingco:

Enclosed please find Substitute Bill No. 180 (COR), "AN ACT TO ADD §4116 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS", which I have signed into law today as **Public Law No. 25-12**.

This legislation will allow the Guam Housing Corporation to help additional families obtain their own housing. Currently, the debt/income ratio for first time homeowners is 38%, however, a significant number of residents just miss this cut off point and therefore cannot qualify for assistance from the Guam Housing Corporation, and are also unable to obtain housing loans from the private sector.

Changing the debt/income ratio from 38% to 41%, as is done in this legislation, will enable this group of residents, who are presently falling through the cracks, to obtain financing for their own homes.

Very truly yours,

Carl T. C. Gutierrez
I Maga'Lahen Guåhan
Governor of Guam

Office of the Speaker
ANTONIO R. UNPINGCO
Date: 5-12-99
Time: 1450
Rec'd by:
Print Name: Charlene

Attachment: copy attached for signed bill or overridden bill
original attached for vetoed bill

00226

cc: The Honorable Joanne M. S. Brown
Legislative Secretary

MINA'BENTE SINGKO NA LIHESLATURAN GUAHAN
1999 (FIRST) Regular Session


CERTIFICATION OF PASSAGE OF AN ACT TO I MAGA'LAHEN GUAHAN

This is to certify that Substitute Bill No. 180 (COR), "AN ACT TO ADD §4116 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS," was on the 28th day of April, 1999, duly and regularly passed.



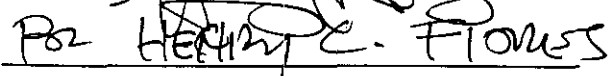
ANTONIO R. UNPINGCO
Speaker

Attested:



JOANNE M.S. BROWN
Senator and Legislative Secretary

This Act was received by *I Maga'lahaen Guahan* this 30TH day of APRIL, 1999,
at 5:41 o'clock P.M.



Hermy E. FLORES
Assistant Staff Officer
Maga'lahi's Office

APPROVED:



CARL T. C. GUTIERREZ
I Maga'lahaen Guahan

Date: 5-12-99

Public Law No. 25-12

MINA'BENTE SINGKO NA LIHESLATURAN GUÅHAN
1999 (FIRST) Regular Session

Bill No. 180 (COR)

As substituted by the Committee on
Housing, General Government Services
and Foreign Affairs and as amended on
the Floor.

Introduced by:

K. S. Moylan
J. C. Salas
A. R. Unpingco
F. B. Aguon, Jr.
E. C. Bermudes
A. C. Blaz
J. M.S. Brown
E. B. Calvo
M. G. Camacho
Mark Forbes
L. F. Kasperbauer
A.C. Lamorena, V
C. A. Leon Guerrero
V. C. Pangelinan
S. A. Sanchez, II

**AN ACT TO ADD §4116 TO ARTICLE 1, CHAPTER
4 OF TITLE 12 OF THE GUAM CODE
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THE GUAM HOUSING CORPORATION TO
INCREASE THE DEBT TO INCOME RATIO FOR
FIRST-TIME HOMEOWNERS.**

1 **BE IT ENACTED BY THE PEOPLE OF GUAM:**

2 **Section 1. Legislative Findings and Intent.** *I Liheslaturan Guåhan*
3 finds that statistics at Guam Housing Corporation reveal that a majority of
4 families fall under the category of low and moderate income. In addition, I

1 *Liheslaturan Guåhan* further finds that it is these same clientele that have
2 difficulty obtaining loans due to their income being below the necessary
3 requirement to qualify for a residential mortgage loan. Therefore, it is the
4 intent of *I Liheslaturan Guåhan* to insure that residential applicants at the
5 Guam Housing Corporation are provided the necessary financial assistance
6 by implementing a debt to income ratio program.

7 **Section 2. Debt to Income Ratio.** Section 4116 is hereby *added* to
8 Article 1, Chapter 4 of Title 12 of the Guam Code Annotated to read as
9 follows:

10 **“Section 4116. Debt to Income Ratio.** The Guam Housing
11 Corporation is hereby authorized to increase its debt to income ratio
12 from thirty-eight percent (38%) to forty-one percent (41%) for the
13 purpose of assisting more families in qualifying for mortgage loans.
14 The debt to income ratio may be in conformance with other government
15 programs, such as the Federal Housing Administration (FHA) and
16 Veterans Administration residential mortgage loan programs.”

17 **Section 3. Program: Establishment; Submission of Rules and**
18 **Regulations.** The Board of Directors of the Guam Housing Corporation
19 (“Corporation”) shall, if necessary, promulgate rules and regulations to
20 establish the debt to income ratio program, within forty-five (45) days and
21 shall submit the same through the Administrative Adjudication Law.



MINA' BENTE SINGKO NA LIHESLATURAN GUAHAN
TWENTY-FIFTH GUAM LEGISLATURE
155 Hesler Street, Hagåtña, Guam 96910

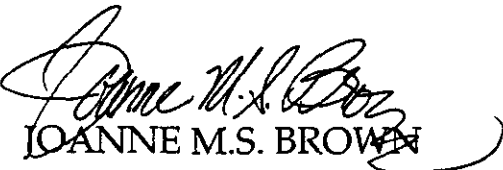
April 30, 1999

The Honorable Carl T.C. Gutierrez
I Maga'lahaen Guahan
Ufisinan I Maga'laha
Hagåtña, Guam 96910

Dear *Maga'laha* Gutierrez:

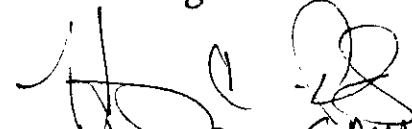
Transmitted herewith are Bill No. 151 (COR) and Substitute Bill Nos. 4 (LS), 83 (COR), 159 (COR) and 180 (COR) which were passed by *I Mina' Bente Singko Na Liheslaturan Guahan* on April 28, 1999.

Sincerely,


JOANNE M.S. BROWN
Senator and Legislative Secretary

Enclosure (5)

REC:


POR HENRY CAMACHO FLORES
TIME: 5:32 DATE: 4/30/99

MINA'BENTE SINGKO NA LIHESLATURAN GUAHAN
1999 (FIRST) Regular Session

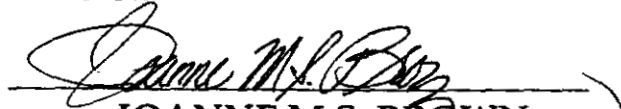
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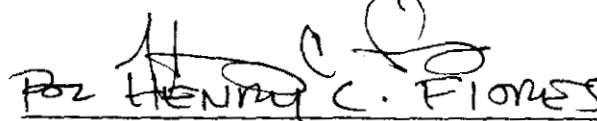
ANTONIO R. UNPINGCO
Speaker

Attested:



JOANNE M.S. BROWN
Senator and Legislative Secretary

This Act was received by *I Maga'lahaen Guahan* this 30th day of April, 1999,
at 5:41 o'clock P.M.



ROZ HENRY C. FLORES
Assistant Staff Officer
Maga'lahaen's Office

APPROVED:

CARL T. C. GUTIERREZ
I Maga'lahaen Guahan

Date: _____

Public Law No. _____

MINA'BENTE SINGKO NA LIHESLATURAN GUÅHAN
1999 (FIRST) Regular Session

Bill No. 180 (COR)

As substituted by the Committee on
Housing, General Government Services
and Foreign Affairs and as amended on
the Floor.

Introduced by:

K. S. Moylan
J. C. Salas
A. R. Unpingco
F. B. Aguon, Jr.
E. C. Bermudes
A. C. Blaz
J. M.S. Brown
E. B. Calvo
M. G. Camacho
Mark Forbes
L. F. Kasperbauer
A.C. Lamorena, V
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21 shall submit the same through the Administrative Adjudication Law.

6

I MINA' BENTE SINGKO NA LIHESLATURAN GUAHAN

1999 (FIRST) Regular Session

Date: 4/28/99

VOTING SHEET

S Bill No. 180 (COR)

Resolution No. _____

Question: _____

NAME	YEAS	NAYS	NOT VOTING/ ABSTAINED	OUT DURING ROLL CALL	ABSENT ROLL CALL
AGUON, Frank B., Jr.	✓				
BLAZ, Anthony C.	✓				
BERMUDES, Eulogio C.	✓				
BROWN, Joanne M. S.	✓				
CALVO, Eddie B.	✓				
CAMACHO, Marcel G.	✓				
FORBES, Mark	✓				
KASPERBAUER, Lawrence F.	✓				
LAMORENA, Alberto C., V	✓				
LEON GUERRERO, Carlotta A.	✓				
MOYLAN, Kaleo Scott	✓				
PANGELINAN, Vicente C.	✓				
SALAS, John C.	✓				
SANCHEZ, Simon A., II	✓				
UNPINGCO, Antonio R.					EA

TOTAL

14 _____ _____ _____ 1

CERTIFIED TRUE AND CORRECT:

Clerk of the Legislature

* 3 Passes = No vote
EA = Excused Absence

6
4/28/99

**MINA'BENTE SINGKO NA LIHESLATURAN GUÅHAN
1999 (FIRST) Regular Session**

Bill No. 180 (COR)

As substituted by the Committee on
Housing, General Government Services
and Foreign Affairs and as amended on
the Floor.

*

Introduced by:

- K. S. Moylan
- J. C. Salas
- A. R. Unpingco
- F. B. Aguon, Jr.
- E. C. Bermudes
- A. C. Blaz
- J. M.S. Brown
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MINA' BENTE SINGKO NA LIHESLATURAN GUÅHAN
TWENTY-FIFTH GUAM LEGISLATURE
155 Hesler Street, Hagåtña, Guam 96910

April 26, 1999

(DATE)

Memorandum

FILE

To: Senator KALEO S. MOYLAN

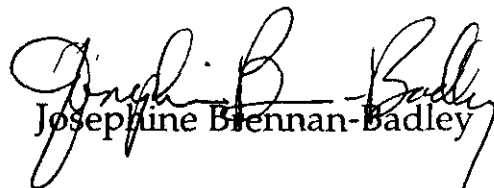
COPY

From: Clerk of the Legislature

Subject: Report on Bill No. 180 (COR)

Pursuant to §7.04 of Rule VII of the 25th Standing Rules, transmitted herewith is a copy of the Committee Report on Bill No. 180 (COR), for which you are the prime sponsor.

Should you have any questions or need further information, please call the undersigned at 472-3464/5.


Josephine Brennan-Badley

Attachment

ACKNOWLEDGEMENT RECEIPT
Received By: [Signature]
Time: _____
Date: 4-26-99

Senator Kaleo S. Moylan
Chairperson, Committee on Housing,
General Government Services and Foreign Affairs
Mina'Bente Singko Na Liheslaturan Guåhan
Twenty-Fifth Guam Legislature

April 23, 1999

Honorable Antonio R. Unpingco
Speaker
Mina'Bente Singko Na Liheslaturan Guåhan
Hagåtña, Guam 96910

VIA: Chairperson, Committee on Rules, Government Reform, Reorganization
and Federal Affairs

Dear Mr. Speaker:

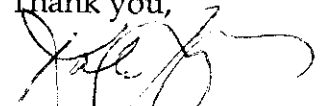
The Committee on Housing, General Government Services and Foreign Affairs, to which was referred **Bill No. 180 (COR)**, "AN ACT TO ADD A NEW SECTION 4116 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS," has had the same under consideration, and now wishes to report back the same with the recommendation to do pass as substituted.

The Committee votes are as follows:

10 To Do Pass
0 Not to Pass
0 Abstain
0 Inactive File

A copy of the Committee Report and other pertinent documents are attached for your immediate reference and information.

Thank you,



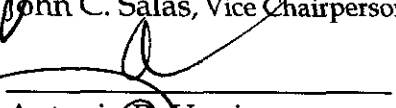
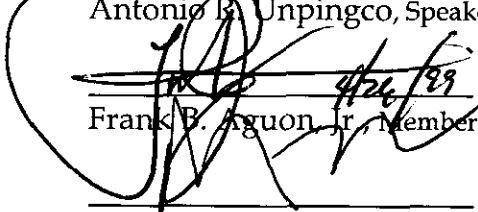
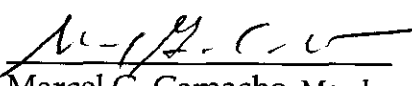
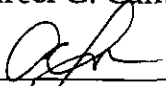
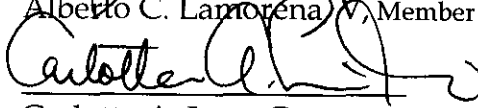

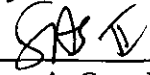

KALEO S. MOYLAN
Chairperson

Enclosure:

Committee on Housing, General Government Services and Foreign Affairs
Vote Sheet on
Substitute Bill No. 180 (COR)

AN ACT TO ADD A NEW SECTION 4116 TO ARTICLE 1, CHAPTER 4 OF
TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO
AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE
THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS.

COMMITTEE MEMBER	TO PASS	NOT TO PASS	ABSTAIN	INACTIVE FILE
------------------	---------	-------------	---------	---------------

 Kaleo S. Moylan, Chairperson	✓			
 John C. Salas, Vice Chairperson	✓			
 Antonio B. Unpingco, Speaker & Ex-Officio	✓			
 Frank B. Aguon, Jr., Member	✓			
Anthony C. Blaz, Member				
 Marcel G. Camacho, Member	✓			
 Alberto C. Lamorena, Member	✓			
 Carlotta A. Leon Guerrero, Member	✓			
 Vicente C. Pangelinan, Member	✓			
 Simon A. Sanchez, Member	✓			

Profile on Bill No. 180 (COR)

Brief Title: "Increased Debt to Income Ratio for First-time Homeowners."

Date Introduced: April 5, 1999.

Main Sponsor(s): Senators K. S. Moylan, J. C. Salas, and A. R. Unpingco.

Committee Referral: April 1, 1999, from the Committee on Rules, Government Reform, Reorganization and Federal Affairs to the Committee on Housing, General Government Services and Federal Affairs.

Public Hearing: April 21, 1999, at the Legislative Public Hearing Room.

Official Title: AN ACT TO ADD A NEW SECTION 4116 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS.

Witnesses: Mr. James G. Sablan, President Guam Housing Corporation testifying in support of Bill No. 180.

Notices to Department(s): Adequate notice were given to the media and to the affected department(s) and/or agency(ies).

Recommendation: To do pass as substituted.

OVERVIEW: The debt to income ratio proposed in Bill No. 180 (COR) is intended to qualify individuals for home loans who currently do not qualify due to income. The 38% to 41% debt to income ratio would actually impact a majority of the families on Guam, whom Guam Housing Corporation have turned away, and who generally have been unable to qualify with other lenders.

Committee on Housing, General
Government Services and Foreign Affairs
Report On
Substitute Bill No. 180 (COR)

**AN ACT TO ADD A NEW SECTION 4116 TO ARTICLE 1,
CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED,
RELATIVE TO AUTHORIZING THE GUAM HOUSING
CORPORATION TO INCREASE THE DEBT TO INCOME RATIO
FOR FIRST-TIME HOMEOWNERS.**

Introduced by Senators
K. S. Moylan, J. C. Salas, A R. Unpingco

PUBLIC HEARING: The Committee on Housing, General Government Services and Foreign Affairs, to which was referred **Bill No. 180 (COR) "AN ACT TO ADD A NEW SECTION 4116 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS."** conducted a public hearing on Wednesday, April 21, 1999, at the Legislative Public Hearing Room.

MEMBERS PRESENT: Senator Kaleo S. Moylan, Chairperson of the Committee on Housing, General Government Services and Foreign Affairs convened the hearing promptly at 8:30 a.m. Committee members and other Senators present were: John C. Salas, Vicente C. Pangelinan, Frank B. Aguon, Jr., Alberto C. Lamorena, V., Eddie B. Calvo, Eulogio Bermudes, Marcel G. Camacho, and Lawrence F. Kasperbauer.

TESTIMONY: Appearing before the Committee was Mr. James G. Sablan, President of the Guam Housing Corporation [Exhibit "A"].

Mr. Sablan informed the Committee that Guam Housing Corporation strongly urges the passage of Bill No. 180 (COR). The legislation accordingly to Mr. Sablan would qualify individuals for home loans who currently do not qualify due to income , he went onto say that GHC statistics indicates that the shift from a 38% to 41% debt to income ratio would actually impact a majority of the families on Guam, whom GHC has had to turn away, and who generally have been unable to qualify with other lenders. In closing he urged the Committee to act favorably on Bill No. 180.

At this juncture, Mr. Sablan thanked the Chairperson and members of the Committee for the expeditious action in sponsoring Bill No. 180.

There being no further witnesses, the Chairperson of the Committee adjourned the hearing on Bill No. 180 and moved on to the next item of the hearing Agenda.

A CLOSER LOOK: The intent of Bill No. 180 (COR) is to impose a debt to income ratio intended to qualify individuals for home loans who currently do not qualify due to income. The proposed 38% to 41% debt to income ratio would actually impact a majority of the families on Guam, whom Guam Housing Corporation have turned away, and who generally have been unable to qualify with other lenders.

FINDINGS: The Committee finds that:

Statistics at Guam Housing Corporation reveal that a majority of families fall under the category of low and moderate income. Furthermore the statistics also reveal that it is these same clientele that have difficulty obtaining loans due to their income being below the necessary requirement to qualify for a residential mortgage loan. Therefore, it is the intent of Bill No. 180 (COR) to insure that residential applicants at the Guam Housing Corporation are provided the necessary financial assistance by implementing a debt to income ratio program.

RECOMMENDATION: The Committee, having reviewed the testimonies presented at the public hearing, does hereby recommend to *I Liheslatura* that Bill No. 180 (COR) **"AN ACT TO ADD A NEW SECTION 4116 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS,"** be passed as substituted.

MINA'BENTE SINGKO NA LIHESLATURAN GUÅHAN
1999 (FIRST) Regular Session

Bill No. 180 (COR)

As substituted by the Committee on
Housing, General Government Services
and Foreign Affairs.

Introduced by:

K. S. Moylan ✓

J. C. Salas

A. R. Unpingco ⁶

~~F. B. Aquino, Jr.~~

— No

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Introduced

APR 05 1999

**MINA'BENTE SINGKO NA LIHESLATURAN GUÅHAN
1999 (FIRST) Regular Session**

Bill No. 180 (COR)

Introduced by:

K. S. Moylan

J. C. Salas *Salas*

A. R. Unpingco *b*

**AN ACT TO ADD A NEW SECTION 4115 TO
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7 requirement to qualify for a residential mortgage loan. Therefore, it is the
8 intent of *I Liheslaturan Guåhan* to insure that residential applicants at the Guam

9 Housing Corporation are provided the necessary financial assistance by
10 implementing a debt to income ratio program.

APR 05 1999

1 **Section 2. Debt to Income Ratio.** A new Section 4115 is hereby *added*
2 to Article 1, Chapter 4 of Title 12 of the Guam Code Annotated to read as
3 follows:

4 **"Section 4115. Debt to Income Ratio.** The Guam Housing
5 Corporation is hereby authorized to increase its debt to income ratio
6 from thirty eight percent (38%) to forty one percent (41%) for the
7 purpose of assisting more families in qualifying for a mortgage loans.
8 The debt to income ratio may be in conformance with other government
9 programs such as the Federal Housing Administration (FHA) and
10 Veterans Administration residential mortgage loan programs."

11 **Section 3. Program: Establishment; Submission of Rules and**
12 **Regulations.** The Board of Director of the Guam Housing Corporation
13 (the "Corporation") shall, if necessary, promulgate rules and regulations to
14 establish the debt to income ratio program, within forty five (45) days and
15 shall submit the same through the Administrative Adjudication Law.



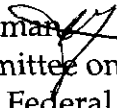
MINA' BENTE SINGKO NA LIHESLATURAN GUÅHAN
Kumitean Areklamento, Refotman Gubetnamento Siha, Inetnon di Nuebu, yan Asunton Fidirat

*Senadot Mark Forbes, Gehilu
Kabisiyon Mayuråt*

APR 13 1999

MEMORANDUM

TO: Chairman
Committee on Housing, General Government Services and Foreign Affairs

FROM: Chairman 
Committee on Rules, Government Reform, Reorganization
and Federal Affairs


SUBJECT: Principal Referral – Bill No. 180

The above bill is referred to your Committee as the Principal Committee. In accordance with Section 6.04.05. of the Standing Rules, your Committee "shall be the Committee to perform the public hearing and have the authority to amend or substitute the bill, as well as report the bill out to the Body." It is recommended that you schedule a public hearing at your earliest convenience.

Thank you for your attention to this matter.

MARK FORBES

Attachment

<p>GUAM LEGISLATURE OFFICE OF SENATOR KALEO S. MOYLAN ACKNOWLEDGEMENT RECEIPT Date: <u>4/13/99</u> Time: <u>10:27 AM</u> Received by: <u></u></p>
--



Guam Housing Corporation

P.O. Box 3457 Hagåtña, Guam 96932

TESTIMONY ON BILL NO. 180
JAMES G. SABLAN
PRESIDENT GUAM HOUSING CORPORATION

Mr. Chairman and members of the Committee on Housing, General Government Services and Foreign Affairs. Hafa Adai and Good Morning. I am James G Sablan, President of Guam Housing Corporation and on behalf of the Corporation we are submitting our written testimony on bill #180.

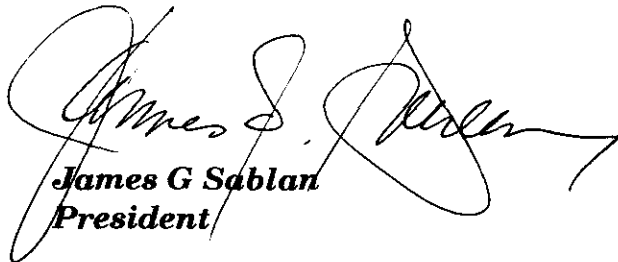
I submit this testimony in support of Bill 180, an act authorizing Guam Housing Corporation to increase the debt to income ratio for first-time homeowners.

Guam Housing Corporation strongly urges the passage of this Bill, as it would qualify individuals for home loans who currently do not qualify due to income. GHC research indicates that the shift from a 38% to a 41% debt to income ratio would actually impact a majority of the families on Guam, whom we have been forced to turn away, and who generally have been unable to qualify with other lenders.

We respectfully request the committee look at the codification of the provision, as we do not believe that the existing 12 GCA 4115 should be repealed. The amendment actually impacts on the rules and regulations of the various programs. In addition, the various programs are already operational (using a lower ratio) and rules and regulations already promulgated should suffice, subject to compliance with the bill. We therefore suggest the removal of section 3 of this bill.

We would like to thank Senator Kaleo Moylan and the members of the housing committee for its expedient action to introduce legislation recommended by our agency. We are further grateful for your continued support.

Si Yu'us Ma'ase



James G Sablan
President



Mina Bente Singko Na Liheslaturan Guahan

Twenty-Fifth Guam Legislature

Suite 168
Sinajana Shopping Mall Phase II
777 Route 4
Sinajana, Guam 96926
Phone: (671) 472-3342/43/45
Fax: (671) 472-3440

The Office of
Senator Kaleo S. Moylan

Chairman, Committee on Housing, General Government Services and Foreign Affairs

April 15, 1999

Mr. James G. Sablan
President
Guam Housing Corporation
P. O. Box 3457
Hagatna, GU 96932

Dear Mr. Sablan:

This is to inform you that the Committee on Housing, General Government Services and Foreign Affairs will be conducting a public hearing on **Wednesday, April 21, 1999, at 8:30 a.m.**, in the **I Liheslaturan Guahan Public Hearing Room** on Bill Nos. 83 and 180. Copies of the bills and the agenda of the hearing are enclosed for your information.

As these bills directly affect the welfare of our people, your presence at this hearing is greatly appreciated. If you are planning to testify, please provide 15 copies of your written testimony. Thank you for your attention to this matter.

Sincerely yours,

KALEO S. MOYLAN
Senator

Enclosures

GUAM HOUSING CORP.

APR 16 1999

REC'D: Joyce M. Millietensio



PUBLIC HEARING

8:30 - 5 p.m., Wednesday, April 21, 1999

AGENDA

- I. Call to Order. 8:30 a.m.**
- II. Announcement and Introduction of Members.**
- III. Executive Appointments:**
 - **Peter Sgro to serve as a member of the Guam Banking Board.**
 - **Pedro G. Pangellinan to serve as a member of the Cockpit License Board.**
 - **Luis L. G. Paulino as a member of the Guam Housing and Urban Renewal Authority Board of Commissioners.**
- IV. Legislative Measures:**
 - **Bill No. 91(COR) AN ACT TO REPEAL SECTION 113102 AND TO AMEND SECTION 113103 OF CHAPTER 113, OF TITLE 11, GUAM CODE ANNOTATED RELATING TO CORPORATE NAME OF AN ASSOCIATION. (A. C. Lamorena)**
 - **Bill No. 83(COR) AN ACT TO ESTABLISH RULES AND REGULATIONS TO IMPLEMENT THE FIRST-TIME HOMEOWNERS RELIEF PROGRAM ACT PURSUANT TO PUBLIC LAW 24-180, CODIFIED AS ARTICLE 7, CHAPTER 4, TITLE 12, GUAM CODE ANNOTATED. (J. C. Salas, K. S. Moylan, M. G. Camacho, A. R. Unpingco)**
 - **Bill No. 180(COR) AN ACT TO ADD A NEW SECTION 4115 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS. (K. S. Moylan, J. C. Salas, A. R. Unpingco)**
 - **Bill No. 94(COR) AN ACT TO AMEND §10104(a)(2), ARTICLE 1, CHAPTER 10, DIVISION 1, PART 1 OF TITLE 5 OF THE GUAM CODE ANNOTATED RELATIVE TO THE RIGHT OF INSPECTION. (J. C. Salas, K. S. Moylan, A. R. Unpingco)**
 - **Bill No. 103(LS) AN ACT TO REPEAL AND REENACT SECTION 4104(a) OF ARTICLE 1, CHAPTER 4 OF TITLE 4 OF THE GUAM CODE ANNOTATED, RELATIVE TO PREFERENCES FOR BASIC LAW ENFORCEMENT ACADEMY GRADUATES. (J. C. Salas, K. S. Moylan, A. R. Unpingco)**

* **Bill No. 142(COR) AN ACT TO TRANSFER EMPLOYEES ON A VOLUNTARY BASIS FROM THE DEPARTMENT OF AGRICULTURE AND THE DEPARTMENT OF LAND MANAGEMENT TO THE CHAMORRO LAND TRUST COMMISSION. (A. R. Unpingco, K. Moylan, C. A. Leon Guerrero, John C. Salas, Mark Forbes)**

* **Bill No. 140(COR) AN ACT TO ADD A NEW ARTICLE 4 OF CHAPTER 4 TO TITLE 21 OF THE GUAM CODE ANNOTATED, TO REQUIRE DISCLOSURES UPON TRANSFER OF IMPROVED PROPERTY. (A. R. Unpingco, M. G. Camacho, K. S. Moylan, E. C. Bermudes, F. B. Aguon, Jr.)**

Recess until 1:00 p.m.

* **Bill No. 175(COR) AN ACT TO ADD A NEW §5218 TO TITLE 5, GUAM CODE ANNOTATED, RELATIVE TO SUBJECTING ALL UNSOLICITED OFFERS TO THE GOVERNMENT OF GUAM TO THE COMPETITIVE SEALED BIDDING PROCEDURES OF GUAM PROCUREMENT REGULATIONS. (V. C. Pangelinan)**

* **Bill No. 166(COR) AN ACT TO REPEAL PUBLIC LAW NUMBER 24-323 IN ITS ENTIRETY, TO REENACT CHAPTER 33 OF TITLE 7 OF THE GUAM CODE ANNOTATED, RELATIVE TO THE MECHANIC'S LIEN LAW. (K. S. Moylan, V. C. Pangelinan)**

4:00 p.m.

* **Bill No. 185(COR) AN ACT TO AMEND SUBSECTIONS (a) AND (b) of 8164, §8207 AND SUBSECTION (h) OF §8218, AND TO ADD A NEW §8209.1, ALL OF CHAPTER 8 OF TITLE 4, GUAM CODE ANNOTATED, RELATIVE TO EXTENDING THE TRANSFER PERIOD OF THE MEMBERS OF THE GOVERNMENT OF GUAM RETIREMENT FUND TO THE DEFINED CONTRIBUTION RETIREMENT SYSTEM. (V. C. Pangelinan, K. Moylan)**

* **Bill No. 100(COR) AN ACT TO REPEAL, REENACT, AND AMEND CERTAIN SECTIONS OF ARTICLE 1, CHAPTER 8, TITLE 4 OF THE GUAM CODE ANNOTATED, RELATIVE TO THE GOVERNMENT OF GUAM RETIREMENT FUND ADOPTING MODERN INVESTMENT PRACTICES INCORPORATED IN THE UNIFORM MANAGEMENT OF PUBLIC EMPLOYEE RETIREMENT SYSTEMS ACT. (K. S. Moylan, A. R. Unpingco, J. C. Salas)**

V. REMARKS

VI. RECESS UNTIL FURTHER NOTICE.

VICES
D GOLF
TE

on double occupancy, and is
contact your local agent.
driver's licence or ID required.
sort@saipan.com

T
J 23

3 Choice
Includes 1 Free Soda/Ice Tea and
1 Soup of the Day

Baseball cap with any
\$40.00 purchase of daily
special. (Fast Food Only)

FREE Enter a drawing to
win a free meal!

50¢ off combo meal
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Nissan Sentras \$5,800⁰⁰

**Free Gift
with every purchase!**

10 to choose from!

Hertz has the best selection of quality used cars at the most affordable prices.
Financing available on approved credit.

Call Today! 646-5875

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0990-1700 • Saturdays 0900-1200 • Sundays by appt.

299

booked and confined.
▲ John Joseph Cruz, 37, of Inara-
was arrested on charges of assault
...d family violence. He was booked
and confined.

▲ Jacob Quin Sablan, 31, of Bar-
rigada was arrested on a charge of
violation of a court order. He was
booked and confined.

▲ Charles Lea Mendiola, 27, of
Dededo was arrested on charges of
assault, family violence, terrorizing
and warrant of arrest. He was
booked and confined.

Monday
▲ Michael Mendiola Muna, 27, of
Dededo was arrested on charges of
family violence and terrorizing. He
was booked and confined.

▲ Joaquin Topasna Mendiola, 39,
of Dededo was arrested on charges
of terrorizing and family violence. He
was booked and confined.

▲ Helen Kikuo, 34, of Yona was
arrested on a charge of retail theft.
She was booked and released.

Sunday
▲ Vincent J.A. Aguon, 35, of Yona
was arrested on charges of assault
and family violence. He was booked
and confined.

Saturday
▲ David Pangelinan Mendiola,
52, of Dededo was arrested on a
warrant of arrest and charges of il-
legal possession of a controlled sub-
stance. He was booked and confined.

*Names as spelled in the blotter are
provided by the Tactical Operations
Command of the Guam Police De-
partment.*

**GOVERNMENT
MEETINGS**

**EMERGENCY MEDICAL SERVICES
COMMISSION:** Quarterly meeting
10 a.m., April 21, Commission on Li-
censure's conference room, 1302 E.
Sunset Blvd., Tiyan. For more infor-
mation, call 735-7303.

GWA BOARD OF DIRECTORS:
Rescheduled meeting 6 p.m., April
21, Building 150, Lower E. Sunset
Blvd., Tiyan. Agenda copies avail-
able by calling 479-7812. Those with
disabilities who need special accom-
modations should call the above tele-
phone number.

**CHAMORRO REGISTRY ADVISORY
BOARD:** April 21 meeting postponed
until further notice. For more infor-
mation, call Teresa Taitano, 475-
4259.

**COMMITTEE ON HOUSING, GEN-
ERAL GOVERNMENT SERVICES
AND FOREIGN AFFAIRS:** Public hear-
ing 8:30 a.m., 1 p.m., 4 p.m., April
21, Liheslaturan Guahan public
hearing room, Hagåtña. 8:30 a.m.,
Governor's appointment of Peter Sgro
as acting member, Guam Banking
Board, Pedro G. Pangelinan as act-

▲ See Meetings, Page 8

tries to escape, kicks police

Pacific Daily News

A Dededo man trying to flee police officers kicked several of them after his arrest Sunday afternoon, police said.

Police said Dale Martin Camacho Alfon, 26, of Dededo was being processed at the Dededo precinct in connection with a shoplifting incident.

Alfon, wearing handcuffs, managed to escape. After a brief chase, police caught him and Alfon, still handcuffed, kicked police officers in the legs, police said.

Alfon was originally picked up by police for allegedly shoplifting at the DFS Galleria in Tumon.

Police said a store detective saw

Alfon stealing a handbag from the store around 3 p.m. Sunday.

Before the store detective could stop him, Alfon fled in a Japanese sedan.

Around 4:30 p.m., police found Alfon at the Playboy Gift Shop in Harmon. Police allegedly found Alfon driving a car with a fraudulent license plate.

Inside the car they found the stolen handbag, drug paraphernalia and crystal methamphetamine, commonly known as ice, police said.

Alfon was arrested on charges of retail theft, possession of a controlled substance, fraudulent use of a license plate, four counts of assaulting a police officer, two counts of escape and resisting arrest.

GOVERNMENT MEETINGS

▲ Continued from Page 7

ing member, Cockpit License Board, Luis L.G. Paulino, acting member, GHURA; Bills 91, 83, 180, 94, 103, 142, 140, 175, 166, 185, 100Public invited. For more information, call 472-3342/5.

BOARD OF NURSE EXAMINERS: Rescheduled meeting noon, April 21, board conference room, 1302 E. Sunset Blvd., Tiyan. Those with disabilities who need special accommodations, etc., should call Roma Basa, 475-0251/2.

MAYORS COUNCIL OF GUAM: Special monthly meeting 10 a.m., April 21, council's conference room, RJB complex, Adelup. For more information, call Melva Dela Pena, 477-6886.

GPA BOARD OF DIRECTORS: 4 p.m., April 21, board conference room, management offices, second floor, Route 16, 1911 Harmon. All members urged to attend; public invited. Those with disabilities who need special accommodations, etc., should call 649-6805. Agenda copies available by calling Charlene Mayo, 649-6912.

GCC BOARD OF TRUSTEES: Semi-monthly meeting 6 p.m., April 21, GCC president's office conference room, administration building, Mangilao. Agenda copies available by calling 735-5637. Those with disabilities who need special accommodations, etc., should call Jan Milligan, 735-5582/3 or TDD 734-8324 or -5236.

REAL PROPERTY TAX BOARD OF EQUALIZATION: 10 a.m., April 21, Real Property Tax Division, Department of Revenue & Taxation. Preliminary discussions on 1998 board appeals hearing, director's conference

room, Building 13-1, Tiyan. For more information, call 475-1895.

RETIREMENT FUND BOARD OF TRUSTEES: 5:30 p.m., April 21, Retirement Fund conference room, Maite. Those with disabilities who need special accommodations should call 475-8900/01.

MENTAL HEALTH PLANNING COUNCIL: 12:15 p.m., April 21, first floor conference room, Department of Mental Health and Substance Abuse, Tamuning. For accommodations, call 647-5407.

PARDON REVIEW BOARD: Hearing 1:30 p.m., April 21, Parole Services Division conference room, DepCor, Tiyan. Benny R. San Nicolas, Anthony J.M. Salas, Michael B. Flores, Roland P. Cruz, first pardon request; Jude B. Flores, second commutation request; Joseph F. Benavente, Steven L. Miller, first commutation request; Peter Fagan, Roy J. Taitague, Jesse I. Quichocho, Richard F. Taitano, first pardon request; Luis B. Ting, Jeffrey J. Alerta, request to withdraw.

DEPARTMENT OF AGRICULTURE SLAUGHTERHOUSE TASK FORCE: 3 p.m., April 21, director's conference room, Mangilao. For more information, call 734-3942.

GMH BOARD OF TRUSTEES: 5 p.m., April 21, GMHA board room, first floor, Tamuning. Committee reports and general matters will be discussed. An executive session will follow. For accommodations, call Toni Villavicencio, 647-2218.

GTA BOARD OF DIRECTORS: 6 p.m., April 22, GTA conference room, Upper Tumon., General manager, subcommittee, legal counsel, privation reports; election of officers; executive session on personnel matters. For accommodations call 479-8607.

Advertisement for Nissan Maxima '99. The ad features a dark-colored sedan, likely a Maxima, shown from a side profile. The car is parked on a light-colored surface. In the background, there are several promotional signs and text elements. A large sign in the upper right corner reads "FREE TV/VCR with every clearance model While supplies last!". Below this, another sign says "bands low sale". To the right of the car, the text "'99 Maxima 28" is visible. At the bottom right, the Nissan logo is present. On the left side, there is a vertical list of items: "In ho", "publi", "Com", "• XI", "5", "Ult", "• Pac", "• PDN", "• 198", "the", "• 25 A", "• All S", "Ca".

to the complainant
s herewith served
you within 20 days
vice of this summons
ou, exclusive of the
service. If you fail to
judgment by default
taken against you for
ef demanded in the
complaint.
d: APR 06 1999

EDO M. BORLAS,
Clerk
ior Court of Guam
MINGO M. NEGO
Deputy Clerk

ICE OF COMPLETION

E IS HEREBY GIVEN that,
U.P. MELWANI & YUR
PRISES as Owner of the
rty hereinafter described
se address is Lot 2-R3
W-3, caused, (repair,
uction rebuilding) to be
ed on the said property,
ontract for doing which
heretofore made with
TIANJIN GUAM
ORATION whose address
O. Box 9250 Tamuning,
n contractor, on the 24th
of Sept. 1998, that the
on the said property was
lly completed on the 25th
of March, 1999 that the
of the title to the property
owner is as follows: (fee
le, leasehold interest for
m of year, etc.) that the
rty referred to, and which
s property is situated is
described as follows:
ot No. 2-R3 NEW-3
Municipality of: Yigo
rtificate of Title Manu P.
wani & YUR Enterprises
ed the 25 day of March,
1999.

s/MANU P. MELWANI
YUR Enterprises
OWNER
NU MELWANI, being duly
n deposes and says; that I
the Owner of the above
ribed premises; that I duly
read the foregoing notice
own the contract therefore;
nd that the same is true.
s/MANU P. MELWANI
OWNER
Territory of Guam)
City of Agaña)
SCRIBED AND SWORN to
efore me this 31 day of
March, 1999.
/SARA C. PANGELINAN
NOTARY PUBLIC
In and for the
rritory of Guam, U.S.A.
ly Commission expires:
Feb. 15, 2001
#715 Chalan Machaute
Route 8
Suite 101, Maite
Guam 96927

judgment by default will be
taken against you for the
relief demanded in the
complaint.

Dated: JAN 07 1999

ENRIQUE F. AFLAGUE, JR.
Deputy Clerk of Court

NOTICE OF SALE UNDER MORTGAGE

On April 23, 1999, at 10:00 a.m.
PACIFIC FINANCIAL CORPORATION
the mortgagee of that certain
mortgage executed by Antonia V.
Vikavenciano and recorded on
June 16, 1993 as Instrument
No. 490583, in the Department of
Land Management, Government of
Guam, pursuant to that certain Notice
of Default and Election to Sell
thereunder recorded January 15,
1999 as Instrument No. 596962, in
the Department of Land Management,
Government of Guam, will under
pursuant to a power of sale contained
in said mortgage sell at public auction
for cash or other forms of payment
deemed acceptable, at the Yigo
Mayor's Office, Yigo, Guam, all that
right, title and interest conveyed and
mortgaged under said mortgage
situated in the Territory of Guam
described as follows:
LOT NO. 66, BLOCK NO. 1, TRACT
NO. 10415, (CONSOLIDATION OF
LOTS 7019-4NEW-1, 7019-4NEW-2
& 7019-4NEW-3), MUNICIPALITY OF
YIGO, TERRITORY OF GUAM,
SUBURBAN, AS SAID LOT IS MARKED
AND DESIGNATED ON DRAWING
NO. RRV-20PE, AS L.M. CHECK
NO. 86 FY 87, DATED FEBRUARY
25, 1987 AND RECORDED MARCH
30, 1987 IN THE DEPARTMENT OF
LAND MANAGEMENT,
GOVERNMENT OF GUAM, UNDER
DOCUMENT NO. 382858. AREA:
474± SQUARE METERS. CERTIFICATE
OF TITLE NO. 71940 (7019-4NEW-3,
CERTIFICATE OF TITLE NO. 71939
(7019-4NEW-2), AND CERTIFICATE
OF TITLE NO. 71938
(7019-4NEW-1).

Said sale will be made without
covenant or warranty, expressed or
implied, as to title, possession or
encumbrances to satisfy the unpaid
balance due on the note or notes
secured by said mortgage, to wit:
\$36,483.74, plus unpaid taxes,
unpaid insurance premiums, interest to
the date of sale, costs of sale, and
attorney's fees.

The undersigned reserves the right to
withdraw this notice, to reject any bid,
or to accept only the highest bid or to
postpone the sale from time to time.
The undersigned is the attorney of the
present owner and holder of the
mortgage and note secured thereby.
HIGHSMITH & O'MALLAN, P.C.

Date: 3/18/99

/s/ J. Basil O'Mallan III
(Island of Guam) ss:

On this 18th day of March, 1999,
before me, the undersigned notary,
personally appeared, J. Basil
O'Mallan III, the person whose name
is signed on the preceding or attached
document, and acknowledged to me
that he signed it voluntarily for its
stated purpose as attorney for
Pacific Financial Corporation.

/s/ Barbara P. Benavente
Notary Public
BARBARA P. BENAVENTE
NOTARY PUBLIC
In and for Guam U.S.A.
My Commission Expires:
April 07, 2002
366 E. Santa Barbara Ave.
Dededo, Guam 96912

If you fail to do so, judgement
by default will be taken against
you for the relief demanded in
the complaint.

Dated: MAR. 29 1999

ENRIQUE F. AFLAGUE, JR.
Deputy Clerk of Court

demanded in the Verified
Complaint.

ALFREDO M. BORLAS
CLERK OF COURT
SUPERIOR COURT OF GUAM

By: Pete C. Miyasaki
DEPUTY CLERK

Date: APR 14 1999

ALFREDO M. BORLAS, clerk
Superior Court of Guam

By: ENRIQUE F. AFLAGUE, JR.
DEPUTY CLERK

Notice of Public Hearing

Mina'Bente Singko Na Lihelaturan Guahan
Senator Kaleo S. Moylan

Chairman, Committee on Housing, General Government Services and Foreign Affairs

Date:
Wednesday, April 21, 1999

Place: I LIHESLATURAN GUAHAN
PUBLIC HEARING ROOM
155 HESLER STREET,
HAGATNA, GUAM

A G E N D A

8:30 a.m.

* Governor's appointment of Mr. Peter Sgro as Acting Member, Guam Banking Board, to expire March 16, 2001.

* Governor's appointment of Mr. Pedro G. Pangelinan as Acting Member, Cockpit License Board, to expire March 26, 2000.

* Governor's appointment of Mr. Luis L.G. Paulino, Acting Member, Guam Housing and Urban Renewal Authority Board of Commissioners, to expire May 6, 2004.

Bill No. 91- AN ACT TO REPEAL SECTION 113102 AND TO AMEND SECTION 113103 OF CHAPTER 113, OF TITLE 11, GUAM CODE ANNOTATED RELATING TO CORPORATE NAME OF AN ASSOCIATION.

Bill No. 83- AN ACT TO ESTABLISH RULES AND REGULATIONS TO IMPLEMENT THE FIRST-TIME HOMEOWNERS RELIEF PROGRAM ACT PURSUANT TO PUBLIC LAW 24-180, CODIFIED AS ARTICLE 7, CHAPTER 4, TITLE 12, GUAM CODE ANNOTATED.

Bill No. 180- AN ACT TO ADD A NEW SECTION 4115 TO ARTICLE 1, CHAPTER 4 OF TITLE 12 OF THE GUAM CODE ANNOTATED, RELATIVE TO AUTHORIZING THE GUAM HOUSING CORPORATION TO INCREASE THE DEBT TO INCOME RATIO FOR FIRST-TIME HOMEOWNERS.

Bill No. 94- AN ACT TO AMEND §10104(a)(2), ARTICLE 1, CHAPTER 10, DIVISION 1, PART 1 OF TITLE 5 OF THE GUAM CODE ANNOTATED, RELATIVE TO THE RIGHT OF INSPECTION.

Bill No. 103- AN ACT TO REPEAL AND REENACT SECTION 4104(a) OF ARTICLE 1, CHAPTER 4 OF TITLE 4 OF THE GUAM CODE ANNOTATED, RELATIVE TO PREFERENCES FOR BASIC LAW ENFORCEMENT ACADEMY GRADUATES.

Bill No. 142- AN ACT TO TRANSFER EMPLOYEES ON A VOLUNTARY BASIS FROM THE DEPARTMENT OF AGRICULTURE AND THE DEPARTMENT OF LAND MANAGEMENT TO THE CHAMORRO LAND TRUST COMMISSION.

Bill No. 140- AN ACT TO ADD A NEW ARTICLE 4 OF CHAPTER 4 TITLE 21 OF THE GUAM CODE ANNOTATED, TO REQUIRE DISCLOSURES UPON TRANSFER OF IMPROVED PROPERTY.

1 p.m.

Bill No. 175- AN ACT TO ADD A NEW §5218 TO TITLE 5, GUAM CODE ANNOTATED, RELATIVE TO SUBJECTING ALL UNSOLICITED OFFERS TO THE GOVERNMENT OF GUAM TO THE COMPETITIVE SEALED BIDDING PROCEDURES OF GUAM PROCUREMENT REGULATIONS.

Bill No. 166- AN ACT TO REPEAL PUBLIC LAW NUMBER 24-323 IN ITS ENTIRETY, TO REENACT CHAPTER 33 OF TITLE 7 OF THE GUAM CODE ANNOTATED, RELATIVE TO THE MECHANIC'S LIEN LAW.

4 p.m.

Bill No. 185- AN ACT TO AMEND SUBSECTIONS (a) AND (b) OF 8164, §8207 AND SUBSECTION (h) OF §8218, AND TO ADD A NEW §8209.1, ALL OF CHAPTER 8 OF TITLE 4, GUAM CODE ANNOTATED, RELATIVE TO EXTENDING THE TRANSFER PERIOD OF THE MEMBERS OF THE GOVERNMENT OF GUAM RETIREMENT FUND TO THE DEFINED CONTRIBUTION RETIREMENT SYSTEM.

Bill No. 100- AN ACT TO REPEAL, REENACT, AND AMEND CERTAIN SECTIONS OF ARTICLE 1, CHAPTER 8, TITLE 4 OF THE GUAM CODE ANNOTATED, RELATIVE TO THE GOVERNMENT OF GUAM RETIREMENT FUND ADOPTING MODERN INVESTMENT PRACTICES INCORPORATED IN THE UNIFORM MANAGEMENT OF PUBLIC EMPLOYEE RETIREMENT SYSTEMS ACT.

* The public is invited to express their views *

Individuals requiring special accommodations, auxiliary aids or services are asked to contact the Office of Senator Moylan at 472-3342/3 or fax 472-3440