

## NOTICE OF SALE UNDER MORTGAGE

NOTICE IS HEREBY GIVEN, pursuant to Section 2932 of the Civil Code of Guam, as codified by 18 G.C.A. § 36113, that the Mortgage executed and delivered by SAMUEL S.N. SAN GIL, a unmarried person, whose mailing address is 352 West Harmon Ind. Park Rd., Tamuning, Guam 96913, Mortgagor, in favor of CITIMORTGAGE, N.A., which Mortgage was executed on November 26, 1999, and recorded with the Department of Land Management, Government of Guam, on November 29, 1999, under Instrument No. 613418, which Mortgage was later assigned by Citibank, N.A. to CITIMORTGAGE, INC. (herein "Mortgagee"), by Assignment of Mortgage dated February 28, 2025, and recorded with the Department of Land Management, Government of Guam, on March 17, 2025, under Instrument No. 1006872, will be FORECLOSED pursuant to a POWER OF SALE contained in the above Mortgage. The property described below will be sold WITHOUT WARRANTY BEING GIVEN, express or implied, regarding title, possession, rights of redemption or encumbrances, as hereinafter described, to the highest bidder at public auction, at the Mayor's Office, Mangilao, Guam at 3:30 p.m. on June 27, 2025, to satisfy the amount due on such mortgage on the day of sale. Terms of sale are strictly cash or as otherwise deemed acceptable by Seller.

The premises that are described in such Mortgage and that will be sold to satisfy the Mortgage are more particularly described as follows:

Lot Number S357-7-1, Mangilao, Guam, Estate Number 75136, Suburban, as said lot is described in that Parental Division Map of Lot S357-7-1, as shown on Drawing Number PRB90-187, as L.M. Check Number 437 FY 97, dated 17 March 98 and recorded on 25 March 98 under Instrument No. 580462 at Land Management.

For informational purposes only, the above referenced map indicates the property contains an area of 1,784 ± square meters.

Certificate of Title Number 112637 - Samuel S.N. San Gil

Together with the buildings, improvements, tenements, rights, easements, privileges and appurtenances to the same belonging or appertaining or held and enjoyed herewith including the reversions, remainders, rents, issues and profits thereof, all personal property, fixtures, chattels, furnishings and inventory thereon, and all of the estate, right, title and interest of the Mortgagor, both at law and in equity therein and thereto.

The undersigned is the attorney for the lawful owner of such Mortgage and the Note secured thereby. SAMUEL S.N. SAN GIL has defaulted in performance of the terms and conditions of the Note and Mortgage in favor of Mortgagee dated November 26, 1999, and the unpaid principal, accrued interest, late charges, property inspection attorney FC fees, taxes, title costs, recording fee NOD and mail costs sum due is SEVENTY-THREE THOUSAND NINE HUNDRED SEVENTY-EIGHT and 50/100 DOLLARS (\$73,978.50) as of April 25, 2025, plus interest on the unpaid principal balance at the rate of \$16.30 per day from April 25, 2023 to the date of full payment, together with costs of sale, additional late charges and attorneys' fees, are due and owing.

The undersigned reserves the right to withdraw this Notice, to reject any bid or to accept the highest bid, and to postpone the sale from time to time.

This Notice of Sale Under Mortgage is made for the purpose of collecting a debt and any information obtained by the undersigned will be used for that purpose.

DATED this 30 day of April, 2025.

BERMAN LAW FIRM  
Attorneys for Mortgagee  
CITIMORTGAGE, INC.  
By: /s/ DANIEL J. BERMAN

Guam, U.S.A.

City of Hagåtña

ON THIS 30th day of April, 2025, before me, the undersigned notary, personally appeared DANIEL J. BERMAN, known to me to be the person whose name is signed on the preceding document and he acknowledged to me that he signed it voluntarily for its stated purpose, as attorney for CITIMORTGAGE, INC.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

/s/ VANESSA R. SANTOS-PINKNEY  
NOTARY PUBLIC

In and for the Territory of Guam, U.S.A.  
My Commission Expires: JULY 14, 2025  
238 Archbishop Flores Street, Suite 801 Hagåtña, GU 96910

## NOTICE OF SALE UNDER MORTGAGE

NOTICE IS HEREBY GIVEN, pursuant to Section 2932 of the Civil Code of Guam, as codified by 18 G.C.A. § 36113, that the Mortgage executed and delivered by NIXON ISAAC and STACEY EDMUND ISAAC, husband and wife as joint tenants with right of survivorship, whose mailing address is 722 Santa Cruz Drive, Ordot Chalan Pago, GU 96910, Mortgagors, in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee as nominee for TOTAL MORTGAGE SERVICES, LLC, which Mortgage was executed on June 14, 2024, and recorded with the Department of Land Management, Government of Guam, on June 14, 2024, under Instrument No. 999221, which Mortgage was later assigned to TOTAL MORTGAGE SERVICES, LLC (herein "Mortgagee"), by Assignment dated February 26, 2025, and recorded with the Department of Land Management, Government of Guam, on March 17, 2025, under Instrument No. 1006871, will be FORECLOSED pursuant to a POWER OF SALE contained in the above Mortgage. The property described below will be sold WITHOUT WARRANTY BEING GIVEN, express or implied, regarding title, possession, rights of redemption or encumbrances, as hereinafter described, to the highest bidder at public auction, at the Mayor's Office, Chalan Pago-Ordot, Guam at 2:00 p.m. on June 27, 2025, to satisfy the amount due on such mortgage on the day of sale. Terms of sale are strictly cash or as otherwise deemed acceptable by Seller.

The premises that are described in such Mortgage and that will be sold to satisfy the Mortgage are more particularly described as follows:

Lot Number 3360-2-4-1, Chalan Pago and Ordot, Guam, Estate Number 17935, Suburban, as said lot is described in that Parcelling for Lot Nos. 3360-2-4-1 and 3360-2-4-2, as shown on Drawing Number MSM-117 J.H.S. as L.M. Check Number 91 FY 70, dated 09 October 69 and recorded on 05 November 69 under Instrument No. 92274 at Land Management.

For informational purposes only the above referenced map indicates the property contains an area of 929 ± square meters.

Last Certificate of Title Number 86542 - Vicente M. Borja

Together with the buildings, improvements, tenements, rights, easements, privileges and appurtenances to the same belonging or appertaining or held and enjoyed herewith, including the reversions, remainders, rents, issues and profits thereof, all personal property, fixtures, chattels, furnishings and inventory thereon, and all of the estate, right, title and interest of the Mortgagors, both at law and in equity, therein and thereto.

The undersigned is the attorney for the lawful owner of such Mortgage and the Note secured thereby. NIXON ISAAC and STACEY EDMUND ISAAC have defaulted in performance of the terms and conditions of the Note and Mortgage in favor of Mortgagee dated June 14, 2024, and the unpaid principal, accrued interest, escrow balance, late charges, property inspection, FC attorney fees, MIP, PHL, title costs, NOD and mail costs sum due is THREE HUNDRED NINETY-FOUR THOUSAND NINETY and 36/100 DOLLARS (\$394,090.36) as of April 30, 2025, plus interest on the unpaid principal balance at the rate of \$68.09 per day from April 30, 2025 to the date of full payment, together with costs of sale, additional late charges and attorneys' fees, are due and owing.

The undersigned reserves the right to withdraw this Notice, to reject any bid or to accept the highest bid, and to postpone the sale from time to time.

This Notice of Sale Under Mortgage is made for the purpose of collecting a debt and any information obtained by the undersigned will be used for that purpose.

DATED this 7 day of May, 2025.

BERMAN LAW FIRM  
Attorneys for Mortgagee  
TOTAL MORTGAGE SERVICES, LLC  
By: /s/ DANIEL J. BERMAN

Guam, U.S.A.

City of Hagåtña

ON THIS 7th day of May, 2025, before me, the undersigned notary, personally appeared DANIEL J. BERMAN, known to me to be the person whose name is signed on the preceding document, and he acknowledged to me that he signed it voluntarily for its stated purpose, as attorney for TOTAL MORTGAGE SERVICES, LLC.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

/s/ CRISTIE ROSE C. GRANIEL  
NOTARY PUBLIC  
In and for Guam, U.S.A.  
My Commission Expires: JULY 29, 2025  
P.O. Box 2461, Hagåtña, GU 96912

LOURDES A. LEON GUERRERO  
Honorable Governor  
Maga Mags



Ricardo J. Bordaño Governor's Complex  
513 West Marine Corps Drive, Hagåtña, Guam 96910

JOSILUA F. TENCIO  
Honorable Lt. Governor  
Siguinde Maga Mags  
MELISSA BETTIS  
Office of Infrastructure  
Policy & Development  
Director  
Dededo

## REQUEST FOR PROPOSALS

ENVIRONMENTAL IMPACT SERVICES CONSULTANT  
RFP No. RFP-OIPD-003-2025

Deadline for Receipt of Written Questions  
(Single Point of Contact)  
06/20/2025, 5:00 p.m. (ChST)

Proposal Submission Deadline  
(Executive Management Office - Office of the Governor)  
07/07/2025, 5:00 p.m. (ChST)

For additional information contact Mr. Venido Torres, the Single Point of Contact  
via email at: venido.torres@guam.gov

The Request for Proposal (RFP) packet and any addenda for the Broadband Equity Access, and Deployment (BEAD) Program consultant services will be issued on June 6, 2025, and available for public inspection in paper form for pickup. The RFP packet can be accessed at the Executive Management Office (EMO) Ricardo J. Bordaño Governor's Complex, 513 West Marine Corps Drive, Hagåtña, Guam 96910, from June 6, 2025 to July 7, 2025, 8:30 a.m. to 5:00 p.m. ChST, excluding holidays and weekends. All prospective offerors must register their contact information with the Procurement Officer to ensure they receive any notices regarding changes or updates to the RFP. OIPD shall not be liable for failure to provide notice(s) or addenda. Proposals must be submitted by Monday, July 7, 2025, at 5:00 p.m. ChST, to the EMO address above. OIPD reserves the right to reject any and all proposals or offers and to waive any informalities with such rejection or waiver being in the best interest of OIPD.

## BEFORE THE GUAM PUBLIC UTILITIES COMMISSION

IN RE

GSWA Docket 24-04

PETITION FOR APPROVAL OF GSWA'S  
FINANCIAL RATE PLAN

## NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the Guam Public Utilities Commission (PUC) will conduct a public hearing concerning GSWA's Petition to increase rates for FY2026. GSWA proposes to increase rates to fund certain obligations and other expenses of the Authority.

However, whether rates will be increased, or the amount of any such increase, is subject to the recommendation of the PUC Consultants, stipulation of the parties/rate hearing before the Administrative Law Judge and final review and approval by the PUC Commissioners.

For FY 2026, GSWA seeks to increase residential and commercial trash collection rates, and certain other rates as follows:

Current Rate	FY2026 Rate	Increase	FY2027 Rate	Increase
Residential Rate	30.00	35.00	35.00	0.00
Residential Transfer Station (minimum charge)	7.50	11.55	11.55	0.00
Residential Transfer Station (hourly)	15.00	23.10	23.10	0.00
Residential Transfer Station (above cab)	22.50	34.65	34.65	0.00
Commercial Discount (per ton)	15.69	12.00	10.66	2.06
Commercial Rate (per ton)	171.60	190.00	190.00	0.00
Government Rate (per ton)	171.60	190.00	190.00	0.00
Contaminated Soil Rate	N/A	250.00	250.00	0.00
Asbestos Rate	N/A	450.00	450.00	0.00
Fats, Oils, & Grease (FOG) Rate	N/A	271.00	271.00	0.00
Power Poles, Junk Tires	N/A	300.00	300.00	0.00
Special Waste Report Review Fee	N/A	200.00	200.00	0.00

The PUC will conduct a public hearing for the purpose of receiving public comment and testimony on these proposed rate increases, commencing at 6:30 p.m. on June 17, 2025, at the Oka Building, 241 Farrant Building, 2nd Floor, Suite 205, Tamuning, Guam. The purpose of the public hearing will be for the public to present its views on GSWA's Rate Application and Financial Rate Plan. GSWA's Application, with supporting testimony and other relevant documents and materials, are available for public review at PUC's Office, Suite 207, GGC Building, Hagåtña, and on the PUC website at [www.guampuc.com](http://www.guampuc.com). Public comments will be entertained in the order registered with PUC staff at Suite 205 Oka Building, commencing at 5:15 p.m. on the evening of the hearing.

PUC will also invite public comments on the rate increases requested by GSWA at additional hearings, which have been scheduled for the public's convenience in accordance with Public Law 26-23 and will be held at the following locations and times:

6:30 p.m. June 18, 2025, Asin Marina Mayor's Office

6:30 p.m. June 19, 2025, Dededo Senior Citizens Center

Public comments at the additional hearings will be welcomed in the order registered with PUC staff prior to the hearings. Further information about the hearings can be obtained from the PUC's Administrator Lou Palermo at 671-472-1907. Those with disabilities who need special accommodation to attend the hearings should also contact Ms. Palermo.

THIS AD IS PAID FOR BY THE PUBLIC UTILITIES COMMISSION FUNDS