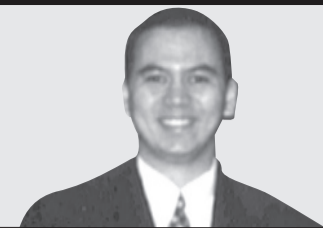


**IMMIGRATION UPDATE**

# How to successfully bring your fiancé(e) to the United States



**ATTY. EUGENE PALACIOS**

tion gets approved, your fiancée must file an application for a K-1 visa with the US consulate or embassy.

In order for the petition and the K-1 visa application to get approved, you and your alien fiancée must prove the following:

- 1) that you are a citizen of the United States;
- 2) that you and your fiancée have personally met within the last two years; or if you have never met within the last two years, that extreme hardship or customary, cultural or social practices have prohibited your meeting;
- 3) that you and your fiancée plan to marry within 90 days of her admission;
- 4) that there are no legal impediments to you and your fiancée's marriage [This means that both of you are unmarried, or that any previous marriages have

ended through divorce, annulment or death.];

5) if you met your fiancée through the services of an international marriage broker, that you have complied with the International Marriage Broker Regulation Act (IMBRA) by notifying the USCIS of that fact;

6) if you have ever been convicted of any of the crimes enumerated under the IMBRA [e.g., domestic violence, homicide, crimes relating to a controlled substance or alcohol on 3 or more occasions and such crimes did not arise from a single act, etc.] that you have submitted certified copies of all court and police records showing the charges and dispositions for every such conviction.

Please note that the marriage must take place within 90 days of your fiancée's entry into the United States.

She may not obtain an extension of the 90-day original nonimmigrant admission. Further, she cannot change her status to another nonimmigrant status or adjust to lawful permanent resident status based on grounds other than her marriage to you, the person who filed the K-1 petition in her behalf.

Thus, if the marriage does not take place within 90 days or your fiancée marries someone other than you, she will be required to leave the United States and, if she fails to do so, she will become subject to removal under current immigration laws.

The unmarried children under the age 21 of your fiancée, if any, may obtain a K-2 visa and accompany her to the United States.

After your marriage, your fiancée (and her dependents, if any) may apply to become lawful per-

manent resident(s) of the United States. Upon approval of the adjustment of status application(s) of your fiancée (and her dependents), she [they] will initially receive conditional permanent residence status for 2 years. As lawful permanent resident(s), she [they] will be allowed to live and work permanently in the United States. Please note, however, that during the 90-day period prior to the 2-year anniversary of her [their] greencard(s), you and your fiancée (and her children, if any) will have to file application(s) for the removal of the conditions on her [their] permanent residence.

If you have further questions regarding this topic, please feel free to call us at (818) 956-8844 [Glendale] or at (626) 331-8188 [Covina] to schedule an appointment for your free initial consultation. You may also visit us [www.palacioslawfirm.com](http://www.palacioslawfirm.com).

[palacioslawfirm.com](http://www.palacioslawfirm.com).

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Attorney Eugene M. Palacios is the founder and principal of the Law Offices of Eugene M. Palacios, APLC. He has great depth of experience and a successful track record in handling employment and family-based petitions as well as PERM and naturalization applications. He is licensed as an attorney in California and is admitted to practice before US Immigration Courts, the US Central District Court, and California State Courts. He is also an active member of the American Immigration Lawyers' Association. His offices are located at 100 North Brand Boulevard, Suite 600, Glendale, California 91203 and at 800 South Barranca Avenue, Suite 250, Covina, California 91723.  
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The above article does not, and is not intended to, constitute legal advice for a specific immigration problem and does not create an attorney-client relationship between our office and the reader. It is for informational purposes only and reflects our law firm's opinions and views on general issues.  
(Advertising Supplement)

**PROBLEM SOLVED**



**ATTY. RICHARD WILNER**

tors have been targeting the Latino community by way of Spanish advertisements.

Persons throughout the nation, including our politicians, mistakenly presume that immigration is a Mexican issue. Persons throughout the nation think that immigrants are only farm workers and neglect to realize that an overwhelming number of persons in our healthcare industry, to wit:

registered nurses and caregivers are from the Philippines. And, while I have yet to see a presidential immigration related advertisement translated into Tagalog, recent proposed legislation was introduced into both the House and the Senate that would have an immediate impact upon Filipinos.

On September 18, 2008, a democratic senator from New Jersey introduced Senate Bill 3514,

entitled the Reuniting Families Act. A companion bill was introduced in the House by Representative Honda from California.

As reported by the American Immigration Lawyers Association (AILA), the Reuniting Families Act seeks to: recapture immigrant visas, consider spouses and children of lawful permanent residents to be immediate relatives (which would reduce waiting

times drastically), reduce backlog in priority dates, provide additional relief for orphans and widowers of U.S. citizens and provide additional exemptions to Filipino veterans (WWII).

If this proposed legislation becomes law, wait times will be drastically reduced in different preference categories and visas would become available for registered nurses. As many of you have met with me know, it has been my prediction for quite some time that in lieu of an "amnesty", the government will provide a more flexible and efficient manner in which one can legally enter the United States; theory being: if it doesn't take so long, people would be more inclined to do it lawfully.

As many of you will recall, Senators McCain and Kennedy intro-

duced a bill some time ago that would provide relief to many of those illegally present in the United States. This bill was met with strict opposition from members of the Senate as well as the public.

It remains to be determined, of course, regardless of who becomes our next President, what will actually happen with respect to our nation's immigration law. So, even in this age of enforcement and fear, rest assured, change is on the way.  
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(Advertising Supplement)

## Change is on the way

PART and parcel of Senators' McCain and Obama's presidential race is an active outreach to immigrant communities. Both Sena-

## How to avoid a financial collapse

**MINDING YOUR FINANCES**



**ATTY. RAYMOND BULAON**

THE shocking number of foreclosures caused by the subprime mortgage mess may be taking over the headlines these days but the sudden surge of personal debt from mortgages, credit cards and other loans is part of a far larger problem than consumers are facing all across this country. Recently, I wrote an article discussing how a lot of people in foreclosure are resorting to using their credit cards in greater numbers just to stay afloat. Thus, it's not just mortgages that we are struggling with in these uncertain financial times. I predict that unless consumers get a handle on their own personal debts (mostly credit cards), this could be the next crisis that this country will soon be facing.

Statistics show that there has been an explosion of credit card debt. Today, approximately one-third of households have credit card debt over \$10,000. Although bankruptcy laws enacted in 2005 made it more difficult for many to file, statistics show that bankruptcy filings have actually gone up. In California, a recent poll shows that a whopping 63% of residents report that their financial situation is worse from just a year ago. These numbers are higher than the previous high of 50% in 1992 when California was in a deep recession. The same poll shows that overall, 86% of Californians believe that our state is in bad economic times. That's the worst assessment in 15 years.

Okay, so as you continue to hear about the stock market plunging and the banking industry being in shambles, what can you do to protect yourself in the midst of this financial turmoil? Maybe you're so preoccupied with your own personal financial problems that you don't even find the time to keep up with what's going on around you.

I think the first thing that you should do is to make sure that you have some kind of an emergency fund, at least enough for 3 months of living expenses. I know, I know. When you are living paycheck to paycheck, you can barely make ends meet that you can't even set aside a few hundred dollars every month. But in these uncertain economic times, trust me. There is nothing

better than having a bit of financial cushion in case of a financial emergency. Consider cutting spending where you can and eliminate expenses that you can live without.

Secondly, make sure you are not borrowing more than you can pay back. A lot of people come to my office telling me that they are tired of juggling their credit card debts every month. They use credit cards to pay other credit cards just to make the minimum payments. This seems to work for them for a short period of time but before they know it, they are buried in credit card debt. Remember that you cannot borrow your way out of debt. The only way to get out of debt is using the money you already make to pay what you owe and to stop borrowing. I know this sounds easier said than done but that is the simple truth. To believe otherwise is utter foolishness.

Lastly, keep yourself informed by finding out what your options are. Last week, I was counseling someone who told me that she had just lost her house in foreclosure. Apparently, she was trying to do a loan workout with her lender and person she was working with at the bank kept assuring her that everything was OK and that she should be hearing from them sometime soon. This went on for months and a few days before the trustee sale, she called the bank and found out that the person she had been communicating with was no longer there and that no one could give her any information about the status of her account. Sure enough, the house went into foreclosure just a few days later. Of course, this was her side of the story and I had no way of knowing what actually happened. But what was interesting to me was the fact that in reviewing her case, I found out that she could easily have stopped the foreclosure by filing for Chapter 13. She was working and had regular income. The loss could have been easily avoided if she had taken the time to find out what her legal options were instead of trying to solve her problems on her own.

If you are experiencing serious financial problems and don't know what to do, let me review your situation. Call my office at Toll Free (1-866-477-7772) to schedule a free personal consultation. We have offices in Glendale, Cerritos and West Covina.  
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None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772).  
(Advertising supplement)

**To: Restaurant/Health Workers  
All Underpaid Workers**

**From: Bander Law Firm, LLP**

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For Your Hardwork**

**California Law Entitles You to Overtime/  
Minimum Wages/Interest/\$\$\$Penalties**

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DOES NOT MATTER.**

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IMMIGRATION, PERSONAL INJURY**

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