

**DEBT RELIEF**



ATTY. LAWRENCE YANG

# President Obama unveils foreclosure prevention package

home equity loan lines. These will probably be converted into unsecured debt. But even under current law, bankruptcy judges do have the power to strip junior trust deeds into unsecured debt in California. Thus, the major thrust of the proposed amendment will be to cut first mortgages down to the current value of the property and lower mortgage payment to an amount that the debtor can actually afford, thus allowing debtor to keep his house permanently. I fully endorse this amendment to bankruptcy law. It's a good thing for debtors to have this option. Debtors can use this amendment to legally force a mortgage reduction payment and the cut the loan balance. This is something that cannot be done at this time except through negotiation in a loan modification program that creditors do not have to agree to if they choose not to.

The non legislative part of the President's proposal involves a \$75 billion program to keep homeowners out of foreclosure by allowing them to refinance into mortgages with reduced interest and longer terms and increasing the government's investment in Fannie Mae and Freddie Mac to \$400 billion. This side of the proposal will rely on a bunch of incentives to entice banks to participate in the program. Unlike the amendment to bankruptcy law that will allow debtors to force the modification of their mortgages to something they can actually afford, creditors can pick and choose which debtors they decide to favor with a loan modification.

In addition, if there is a second trust deed on the property, it throws a monkey wrench into the equation because the second trust deed holder is not required to modify the loan even if there is no equity supporting it.

Under the program, homeowners will be eligible to refinance as long as their mortgage does not exceed 105 percent of the current value of their home. Hence, if the fair market value of the home is \$300,000, to qualify for refinance, the balance of the mortgage cannot exceed \$315,000. What this means of course is that many new homeowners in the inland empire, Palmdale, and other areas where property values have plummeted by 30% to 40% are out of luck because they bought their homes at the peak with zero down and are now carrying half a million dollar first trust deeds on homes that are worth less than \$300,000. However, homeowners who bought their homes a long time ago and did not refinance in the last 4 years for a large amount may be in luck.

If you need debt relief, contact my office. I will analyze your case personally.

\*\*\*  
Lawrence Bautista Yang specializes in bankruptcy, business, real estate and civil litigation and has successfully represented more than five thousand clients in California. Please call Angie, Barbara or Jess at (626) 284-1142 for an appointment at 1000 S. Fremont Ave., Bldg. A-1 Suite 1125 Unit 58, Alhambra, CA 91803.

(Advertising Supplement)

**BARRISTER'S CORNER**



ATTY. KENNETH URSUA REYES

# K-1 visa: Fiance(e) visa to marry US citizen

In previous editions of this article, the process of obtaining permanent residence through marriage was explored. Discussion of that procedure began with the supposition that the couple was married, and continued with the various steps to ultimately gain permanent residence. In many cases, however, a problem exists in even getting to the point at which a couple is married. Often, a foreign national is in his/her home country and, for one reason or another, the US citizen cannot travel to that country to marry him/her. A solution in such a scenario can be found with the K-1 Fiance(e) Visa.

A K-1 visa allows a foreign national to come to the United States to marry a United States citizen. The K-1 visa is valid for ninety (90) days after entry to the United States, during which time the marriage must take place. Once the foreign national is issued a K-1 visa, any of his/her unmarried children under the age of 21 may be issued K-1 visas. Upon arrival in the United States, the foreign national may immediately apply for permission to work. A two-step process is involved to obtain a K-1 visa.

First, the United States citizen (the petitioner) must file Petition

for Alien Fiance(e) (Form I-129F) along with supporting documents with the USCIS. Through the filed petition and documents, the petitioner must demonstrate three things. To begin, it must be shown that the foreign national has a bona fide intent to marry within ninety (90) days after arrival. This is often accomplished by producing evidence that a marriage is going to take place—i.e. wedding announcements, catering contracts, etc. In addition, it must be shown that both parties are unmarried and of legal age. Birth certificates, and if one has been previously married, evidence that the prior marriage has been legally terminated are usually satisfactory to accomplish this. Finally, evidence must be provided to show that the parties have physically met each other within the past two (2) years. The petitioner may submit photos of the couple, plane tickets, hotel receipts, etc. as proof that the couple has met. Exceptions to this third requirement apply in certain circumstances that cannot be explored here due to space limitations of this article. The USCIS may also schedule an interview of the petitioner wherein inquiry will be made on the foregoing issues. Once approved, notice is sent to the petitioner and the file is forwarded to the appropriate consulate abroad.

Second, after the petition is approved, the foreign national can apply for a K-1 visa in his/

her home country. An interview is scheduled where the foreign national must provide certain documents for issuance of the visa. An affidavit of support from the petitioner, proving that the foreign national will not be relying on public assistance upon arrival, in addition to originals of documents mentioned hereinabove, must be presented. Other documents may also be requested by a particular consulate. If all requirements are met, visa issuance will follow. After arrival in the United States and marriage, the foreign national may thereafter begin the process to obtain permanent residence. Darrick Tan is an attorney with the Law Offices of Kenneth U. Reyes, P.C. He is a Board of Governor of the Philippine American Bar Association. He is a graduate of Southwestern University School of Law and UCLA. He has been admitted to practice in California and Nevada. For questions or comments, please contact Atty. Tan by telephone at (213) 388-1611 or by e-mail at tandarrick@gmail.com

\*\*\*  
Atty. Kenneth Ursua Reyes was President of the Philippine American Bar Association. He is a member of both the Family law section and Immigration law section of the Los Angeles County Bar Association. He has extensive CPA experience prior to law practice. LAW OFFICES OF KENNETH REYES, P.C. is located at 3699 Wilshire Blvd., Suite 700, Los Angeles, CA, 90010. Tel. (213) 388-1611 or e-mail kureyeslaw@aol.com. Visit website Kenreyeslaw.com.

(Advertising Supplement)

**PROBLEM SOLVED**



ROBERT J. DUPONT

# Wilner & O'Reilly to join Manny Pacquiao, SIPA and City of Los Angeles in beautification of Historic Filipinotown

place this Saturday on March 7, 2009 beginning at the corner of Temple and Robinson Streets near the headquarters of SIPA and the Temple Community Hospital and features many local politicians as well as a featured guest and boxing legend Manny Pacquiao.

The connections between Los Angeles (sister city to Makati) and the Philippines are strong. This is attested to by the strong support of SIPA received by Los Angeles political figures including Mayor Antonio Villaraigosa L.A. City Council members Eric Garcetti, Jose Huizar, L.A. County Boardmember Gloria Molina and Coun-

ty Assessor Rick Auerbach. Community support is essential not only to support the good works of organizations like SIPA but to lend credence to future planned projects such as a monument to Jose Rizal in a Los Angeles District Park.

The area called Filipinotown became a hub for Filipino immigration and commerce during the 1940's and was officially recognized for its historic role for the Philippine Community in 2002 by President of the L.A. City Council Eric Garcetti. We at Wilner & O'Reilly think it is important to recognize and honor past genera-

tions of immigrants and the lively communities that have flourished as a result of their efforts.

In these tough economic times it is important to remember the historic struggle of immigrant communities, as well as their inherent strength and solidarity. Even famous and successful immigrants such as Manny Pacquiao have not forgotten their roots or the immigrants who laid the groundwork for our present generation of immigrants who continue to come to the United States and live the American Dream. At Wilner & O'Reilly we strive to honor this tradition with our commit-

ment to our clients from the Philippines and continuing to support the Filipino community, not only at the local level but at the national level as with the recent inclusion of payments from the Federal Government to Filipino veterans of World War II.

We also track important developments in law and policy that may benefit our clients from the Philippines such as the recently announced policy on honoring residence abroad for family members of U.S. Service members as presence in the United States. In fact the first child naturalized under this policy who was born

and raised in Japan to an officer in the U.S. Navy who is originally from the Philippines.

\*\*\*  
Robert J. DuPont is an attorney with the law firm of Wilner & O'Reilly. Mr. DuPont is admitted to the California Supreme Court, and Federal District Courts in the Central and Northern Districts of California as well as the 9th Circuit Court of Appeals. Mr. DuPont is a regular speaker with ILW, and past chairman of the Immigration Law Committee with the Beverly Hills Bar Association. Mr. DuPont has risen to prominence with a 10 year practice in the field of immigration law as well as influencing Department of State and USCIS practices and policies through Federal District Court litigation including a Ninth Circuit Court of Appeals decision on V-Visas eliminating age-out of minor V-visa recipients.

(Advertising Supplement)

**Forever Youthful**  
Anti-Aging & Wellness Spa

539 N. Glenoaks Blvd, Suite 103, Burbank, CA 91502 • 818.557.6763

www.forever-youthful.net  
maryann@forever-youthful.net

MARY ANN PAGESIBIGAN-PIMENTA, CEO  
Member, American Academy of Anti-aging Medicine

Aging is Optional

Pure Essence & Fanny Serrano Beauty Products Available!

**FACIAL & BODY ENHANCEMENT SERVICES:**

- \$65.00** Deluxe Facial (60mins) Includes facial deep cleanser, scrub, enzyme peel, extraction, mask, toner, moisturizer with sunblock.
- \$480.00** Microdermabrasion (3 series Program at \$40.00/session) This is a non-invasive resurfacing treatment with exfoliation of the skin making it look smooth and supple. Series of treatment are recommended depending on the skin condition.
- \$100.00** Photoflight Therapy (\$100.00/ session; \$75.00/session with program of 8 sessions) is the most advanced and non-invasive treatment with no downtime for skin rejuvenation and hyperpigmentation. Photoflight therapy is rated one of the most popular and results oriented anti-aging treatment by leading spa magazines.
- \$35.00** Collagen Eye Infusion Zone Collagen is applied under the eyes through the use of ultrasonic/galvanic machine. It increases moisture, elasticity and firmness. It smooths fine lines and wrinkles. It diminishes swelling and dark circles under the eyes. It improves the appearance of over-stressed skin around the delicate eye area.
- \$200.00** Derma Roller (3 Series Program at \$150.00/Session) Also known as micro-needling therapy. It is a unique "Class 1" FDA registered medical tool that is non-surgical and non-ablative treatment. It is ideal for various skin conditions such as aging (wrinkles, stretching), scarring (acne, surgical) and hyperpigmentation. Clinical studies have shown that this treatment is more effective than laser resurfacing, dermabrasion and chemical peel. It is effective in stimulating collagen and elastin production, thus, reducing wrinkles and smoothing scars.
- \$55.00** Body Massage (Swedish, Thai or combo)
- Permanent Hair Removal**  
Hair Tronics is a permanent non-invasive method of gently removing unwanted facial and body hair without pain. Upper lip usually 30 mins. at \$150; Underarms - \$250; Arms - \$350; Legs - \$450; Bikini Regular Cut or Hi-Cut - from \$150 up!
- \$250.00** Chemical peeling  
Skin resurfacing technique used to improve and smooth the texture of the facial skin using a chemical solution that causes the skin to blister and eventually peel off (2 consecutive days of treatment)
- \$29.00** Mouth Spa Fresh Breath Kit (All Natural) - NO MORE "MORNING BREATH" EVER!
- \$25.00** Foot Detox detoxifies the body from toxins, wastes and heavy metals accumulated through the years. It improves health by increasing the body's natural ability to eliminate and neutralize toxins. The ionized foot spa creates a pulsed ionic electromagnetic field to allow energy to flow properly in the body.
- \$150.00** Body Shaping by Velashape Circumferential reduction and cellulite treatment. The only FDA cleared, non-invasive circumferential reduction and cellulite system.

**MEDICAL SERVICES:**

- \$100.00** Endermologie (\$100/session); \$70.00/session with program of 14 sessions  
Endermologie is a non-invasive technique for reducing the appearance of cellulite. The look of cellulite does not necessary diminish with weight loss and liposuction fails to address the top layer of fat under the skin. This treatment can be combined with mesotherapy.
- \$100.00** Glutathione IV (10 Series Program at \$70.00/session)  
Glutathione has been shown to slow down the aging process, detoxifies and improves liver functions, strengthens the immune system and reduces the chances of developing cancer. It also helps in improving mental functions and concentration, increasing energy and improving the heart and lung functions, to name a few. It is considered as the body's antioxidant.
- \$100.00** Mesotherapy Love Handles (10 Series Program+1)  
This treatment is a series of injections formulated from a cocktail of vitamins, minerals, amino acids and homeopathic remedies which are injected into the skin between the dermis and subcutaneous layers of the skin known as mesoderm. It dissolves fats on love handles, stomach, saddle bags, bra bulge, inner and outer thighs, knee pads, double chin, back, neck, arms, back, legs and waist. It is also used to contour facial shape. Possible side effects are generally mild and may include a short period of burning or itching, as well as, temporary soreness which can last from a few minutes to as much as 2 days. Temporary bruising is common, yet most bruises fade within one week, and certainly gone within 2 weeks.
- Botox** (\$9/units) Botox is a purified protein. It is a non-surgical, physician-administered treatment that can temporarily reduce moderate to severe frown lines and crow's feet lines in clients. Botox cosmetic is the only treatment of its type approved by the FDA for this use. This treatment is minimally invasive. It requires no recovery time and causes little discomfort.
- Bio-Identical Hormone Replacement Therapy**  
Bio-identical hormones are the exact hormones, molecule per molecule that your body produces. They are considered natural to the body because they are identical. This is prescribed according to the specific needs of the body. There is no over dosage.
- \$75.00** Wart Removal  
Warts are growths in the skin caused by a virus. This virus causes rapid growth of cells on the outer layer of the skin.

**Gift Certificates**  
available starting at  
**\$30**

**CHIROPRACTIC SERVICES**

Experience the Royal Pampering  
Reverse Aging, Control Acne, Designed for Men and Women

**50% OFF**

**Our treatment program includes:**

- Microdermabrasion | Chemical Peel
- Advanced Glycolics | Intensive Acne Care
- Vitamin/Oxygen Infusion | Eyelash Extension
- Permanent Makeup
- Eye Brows | Lip Liner | Eye Liner
- Protein/Vitamin Complex | Enzyme Treatment
- Accupressure | Full Body Massage
- Ultra-Sonic-C Infusion
- Non-Surgical Lift
- Face Lift | Eyelids Lift | Chin Lift

**Gandi**  
SKIN CARE  
GANDI VILLAREAL  
Licensed Aesthetician

**GLENDALE**  
1250 Glendale Avenue, Ste. A  
Glendale, CA 91205  
818.638.8769

**ORANGE COUNTY**  
520 Brookhurst Street, Ste. 124  
Anaheim, CA 92801  
714.758.9809

**Proud Sponsor**

# DIVAS 4 DIVAS

**KUH ZSA ZSA POPS REGINE**

**MARCH 28, 2009 • SATURDAY • 7:30 PM**  
PASADENA CIVIC AUDITORIUM