

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

Where to Find Scholarship Opportunities?

as well. Review college financial aid books at your library. Some of them have extensive listings of sources that you can't find elsewhere. Contact both the U.S. Department of Education and your state department of education.

Many books have been written on the application and qualification process which can help guide you through the process. One such book is the As and Bs of Academic Scholarships (Octamaron press; \$7) which lists over 100,000 no-need, or merit-based, awards at 1,200 schools.

Finally, search the Internet. There are many Web sites that have college savings calculators and information on financial aid. Start with the Web site of the college or university you want to attend, as well as local and national banks.

Helpful Tips
You can significantly reduce the cost of your college experience using some of these helpful tips:

Plan to spend your first two years at a community college.

Live at home and commute, where possible.

Work part-time, particularly in your desired field of future

employment.

Join AmeriCorps and earn education awards in return for national service.

Join the Reserve Officers Training Forces (ROTC); it will pay for tuition, fees, and books and also provides a monthly allowance. You'll have to serve four years as an officer in the military after graduation.

Work full-time at a company that offers tuition reimbursement.

Take advanced placement courses in high school; convert them into college course credits by scoring sufficiently well on advanced placement exams.

Evangeline can be reached at her marketing location at the Ground Floor of Eagle Rock Plaza (in front of Jollibee), 2700 Colorado Blvd., Los Angeles, CA 90041 or at her business address at 655 N. Central Ave., 17th Fl., Glendale, CA 91203, phone number (323) 356-3803 or (323) 254-6787.

The purpose of this article is to provide information of general interest to our clients and prospective clients. The information provided is general in nature and should not be considered complete information on any product or concept described.

(Advertising Supplement)

YOUR LEGAL OPTIONS



ATTY. JOHNNY ASCANO

DEAR Johnny, I am interested in mortgage litigation after I learned that a lot of sub-prime loans were subject of predatory lending practices. I am on an interest only payment, but my mortgage payment shall be adjusted soon, as I was notified by my lender. I was informed that a forensic loan audit on my mortgage is needed to determine whether I have basis to undergo mortgage litigation. What is a forensic loan audit and do I really need to undergo the same for my mortgage litigation?

Mr. Mortgage Complainant
Dear Mr. Mortgage Complainant,

A forensic loan audit or mortgage audit is a process by which your loan documents and the surrounding circumstances that

Why do I need to do a forensic loan audit

attended your loan process are subjected to a thorough scrutiny and evaluation to discover violations of the law, e.g. constructive fraud, fraud and negligent misrepresentation, or breach of contract.

In a forensic loan audit, we review specifically, among others, your initial loan application and its terms and conditions, your initial disclosure forms, your loan documents and contracts, your good faith estimate and settlement statement and your final disclosure forms, and look for possible fraud and violations of the Truth in Lending Act (TILA) and Real Estate Settlement & Procedures Act (RESPA). We similarly do a reverse engineering of your loan terms and Annual Percentage Rate (APR) determination for possible violations.

We strongly recommend a forensic loan audit prior to the filing of any case against the lender in order to ascertain the proper cause(s) of action and the ap-

propriate relief the plaintiff is entitled to.

Should you wish to be assisted in your processes, we strongly suggest that we meet and discuss your situation; we shall gladly give you a free initial consultation. Please call us at our 24/7 number 213.248.1726 to set an available date and time.

Very truly yours,
JOHNNY

Please be informed that The Law Offices of Johnny S. Ascano is in the process of winding down the affairs of its Panorama City branch. Any transactions involving the said branch should be coursed thru our office at 3550 Wilshire Blvd., 17th Flr, Los Angeles CA 90010 or (213) 637-5609.

The content of this column is not a disclosure of any confidential information acquired in the course of an attorney-client relationship, but a mere academic discussion to illustrate a legal issue. It does not profess to apply to any particular legal case nor should be construed as a legal advice. For your particular immigration problem, you are encouraged to personally seek legal advice from a licensed immigration attorney or to visit us at our law office.

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INSURANCE 101



MELODY AVECILLA

Leave a legacy through charitable giving

or cause but feel it would put a strain on your budget.

However, with a little advance planning, you can contribute a much larger gift than you ever thought possible in your lifetime. And you can do so with life insurance. Other options include remainder trusts, gift annuities or wealth replacement trusts.

Depending on the product you select, you can determine the amount of your yearly charitable contribution and use your yearly contribution to purchase and pay for a life insurance policy. The charitable organization owns the policy and is the beneficiary of its proceeds. The organization may use dividends, borrow or withdraw cash values during the life

of the policy to meet their organization's goals.

Participating in a charitable life insurance program not only offers opportunity to make a difference, it is also a resourceful way to meet your charitable giving goals without putting a strain on your budget. Meet with your financial and legal advisors to discuss what options are available to you to accomplish your charitable objectives.

If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB.

For information about auto insurance and insurance fraud, contact your insurance agent.

(Advertising Supplement)

JUNO CONNECTION



CHARMAINE TEODORO

The advantages of working with a healthcare staffing agency

can suggest how you could maximize your potential from the variety of options they give. Your recruiter will have more time with you, while a few of them even provide character assessments and personality tests; this means they'll have an in-depth look at your skills, qualifications and traits and will therefore be able to intelligently advise you. Remember that these agencies want you to be in an environment where you could excel as they are compensated by the quality of people they send to the facility -- quality which is determined

abroad to become US immigrants. But many facilities do not have the time, knowledge or people that can assist you in processing your immigration papers to be able to legally stay and work in the US. Healthcare staffing firms have dedicated departments whose main focus is to recruit applicants from other countries. This in-house department has experienced staff who are knowledgeable of the necessary immigration requirements. They will also guide you on the process of completing your licensure requirements, and their assistance can extend to helping you find housing in your assigned location.

healthcare staffing firms that are legitimate, professional and dedicated have a lot to offer a healthcare professional who is looking for a job.

by your work performance.

Quality support system:

Although facilities' human resource departments vary from one another, the assistance it can provide its healthcare workers is usually no match to the support services that a healthcare staffing agency can give its applicants. Facilities are focused on patient care and in working with you to deliver the best care possible, while healthcare staffing agencies make it a point to highly focus on you -- the provider of care. Agencies are specialized and dedicated in guiding you in your career. They want to ensure that you are comfortable and well-adjusted to your new job. Staffing companies will try to send you to a place where you will feel most secure, and the will provide housing and relocation assistance, if necessary. They will even provide follow-up calls to check if you're adjusting well to the job and your new environment. With their years of experience in assisting healthcare workers in the field, they know and can provide you with what you need to excel in your career.

Immigration support:

It is true that the nursing shortage has provided special pathways for nurses trained

the benefits and services that agencies offer differ, what they can provide you will be extremely helpful in getting you the best job that will fit your skills, personality and preferences. By going to the right healthcare staffing firm to find employment, you get special access to some of the best healthcare opportunities out there, as well as quality support that's guaranteed to put you on track to career excellence.

CHARMAINE TEODORO is the Senior Vice President of JUNO Healthcare Staffing, a group of companies that recruit RNs, LVNs, CNAs and allied healthcare professionals and deploys them to healthcare facilities on a full-time, part-time, per diem or travel assignment. It also sponsors foreign-trained RNs for immigration to the US. JUNO's offices in California are located in Los Angeles and San Diego.

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LARRY YANG is a graduate of Georgetown University Law Center with a master's degree in Law and practices before California State Courts, United States District Courts, the California Appeals for the 9th Circuit and U.S. Bankruptcy Courts.

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Call our office for appointment
(626) 284-1142
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