

HOME BUYERS



KENNETH GO

Your Lender should be your friend call them first for help!

willing to give you to complete a work-out?
 What are your obligations under the work-out package?
 What are the specifics? Be sure to ask what is due and when.
 Will a foreclosure sale of your property be put on hold while your lender looks at the possibility of a work-out package?

Visit the Mortgage Bankers Association's Foreclosure Prevention Resource Center for advice on calling your lender for assistance.

Preparing for Your Conversation

Be ready to provide a short explanation of why you are unable to make your mortgage payment. Did someone lose a job? Is there a medical emergency? Are you current on your loan but have not been able to refinance into better terms?

You'll also need to provide your servicer with important information about your property, income, and debt obligations.

Being prepared for this conversation will help your servicer understand your case and see if you qualify for a loan modification or other mortgage workout.

If you need assistance and cannot reach your servicer, you can contact one of the local HUD approved counseling agencies in your area or to find your local office call (800)569-4287.

Find out who actually owns your loan, who you are paying your mortgage to could just be the servicers. Here are a few sites to find out whether Freddie Mac

or Fannie Mae owns them.
 Do you know what information you should have in front of you when you call your servicer? Freddie Mac offers a variety of tips, information and resources for homeowners at http://www.freddiemac.com/avoidforeclosure/stop_foreclosure.html.

Or go to Fanniema.com to find solutions.

The Web is an amazing tool to find facts and information on how we can educate ourselves in order to find ways to resolve these issues.

Again, I would like to inform you that by gaining knowledge of your current situation you are then making it easy for yourself to make an informative decision to move on and make correct decisions.

Please call me for more detailed and quick analysis of your current situation and see how we could help you or advise you on how to proceed with your current financial issues.

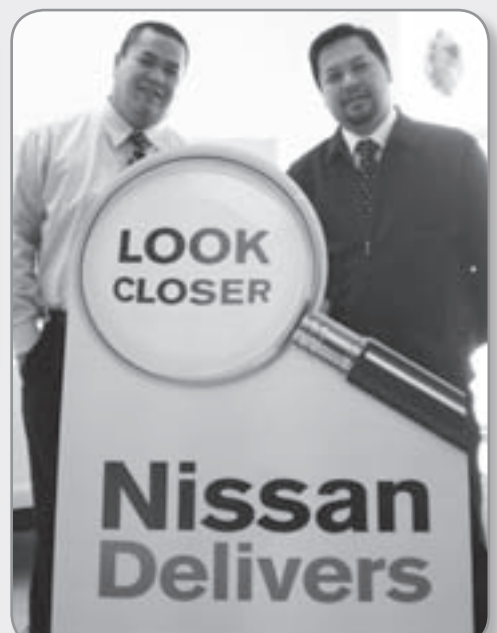
I would like to share with your that if you have a loan with WAMU and you call them for help, you will hear this message when you call, I quote:

"Please be cautious with loan modification company that charges a fee". Wamu is currently also help their homeowners with loan modifications and warns of these companies that charges a fee for them.

 Call Ken Go of 1st Innovative Finance Group (888) 822-5363 office number, cell phone (562) 508-7048 or write to Kennethgo@verizon.net (Advertising Supplement)

Quality car? Get it from Power Nissan!

Power Nissan's Jules & Elcer—Kababayans at your service



Elcer Hernandez and Jules Perlas, Filipino Internet Managers

THE Nissan brand is known for crafting vehicles that place an emphasis on edgy styling and performance. The company's lineup of vehicles is broad, and includes sporty coupes, family sedans, minivans, trucks and SUVs.

As the leading local Nissan dealer, Power Nissan El Monte has access to a large inventory of new and used Nissan vehicles. At Power Nissan El Monte, their amazing and knowledgeable sales representatives can help you buy your next car through careful research and attention to detail. Above all, it is Power Nissan's goal to make your car buying experience easy—for you to find the new Nissan automobile that is right for you.

Power Nissan El Monte specializes in new Nissan cars, Nissan trucks and Nissan SUVs for the greater Los Angeles California area. For years, Power Nissan El Monte has served surrounding communities such as Torrance, Cerritos, Buena Park, Valencia and Manhattan Beach.

A large inventory of Nissan vehicles is available at Power Nissan El Monte which includes; Altima, Armada, Frontier, Maxima, Murano, Pathfinder, Quest, Rogue, Sentra, Titan, Versa, 350 Z, Xterra and other Nissan models. Or if you already have a Nissan model in mind, you may contact one of Power Nissan's sales representatives and let them make the job easy for you.

The people behind Power Nissan El Monte take pride in providing customers with—low prices on Nissan models, friendly and courte-

ous staff, convenience and excellent customer service—a guaranteed formula for customer satisfaction.

For Filipinos out there, Power Nissan El Monte is pleased to present your *kababayans* Jules Perlas and Elcer Hernandez, Internet Managers, who are more than happy and accommodating to help and make you purchase the Nissan car you want effortlessly.

Aside from the quality range of Nissan cars at Power Nissan El Monte, they also provide Nissan OEM factory service and warranty services (Tune-Ups Transmission Service Brake Service and New and Rebuilt Engines) for Torrance, Cerritos, Buena Park, Valencia, Manhattan Beach and surrounding communities in the Los Angeles area. Power Nissan El Monte also sells Nissan parts and Nissan accessories for Nissan cars, Nissan trucks and Nissan SUVs.

Get the latest information on incentives and rebates on all the available Nissan models by visiting www.PowerDirect.com or simply make a trip down to Power Nissan El Monte at 3428 North Peck Rd., El Monte, CA 91731. You may also call: (877) 205-6390 for more information.

(Advertising Supplement)



People and Events

Fil-Am playwright's work presented in New York

THE New York-based, non-profit Diverse City Theatre Company (DCT) presented "Resurrection," a play by Fil-Am poet and playwright Eric Gamalinda at the Kalayaan Hall of the Philippine Consulate General at 556 Fifth Ave., New York last March 16, 2009.



Eric Gamalinda

Diverse City Theater Company (DCT) develops and produces powerful and thought-provoking works that explore and examine our society's diversity issues from social, cultural, gender and demographic perspectives; creates multiculturally fluent theater audiences; and advocates the non-traditional casting of actors to reflect the rich spectrum of our national culture and universality of the human spirit.

Since 2005, The DCT's Green Room has presented over 100 artist playwrights, directors and actors including Tony Award Winner Marian Seldes; Laila Robins; Michael Cumpsty; Obie Award winner Ching Valdes-Aran; Drama Desk Winner Amy Warren; Theater, Film & Television Actress Susan Misner; NEA-honoree Cassandra Medley; Maxine Kern; Jamie Richards; Jordan Beswick; Carlos Armesto; Andrew Bergh; Steven Dittmyer; Jorshinelle Taleon-Sonza; Stuart Harris; Jason Tam; Cindy Cheung; Raul Aranas; Joe Byers; Robert Askins; Rona Figueroa; Linda Faigao-Hall; James McManus; Amy Hartman; Christine Toy Johnson; Kristine Reyes; Pearl Sun; Lydia Stryk; Sal Inzerillo; Rodney To; Victor Maog; May Adrales; Jessi Hill, among others. ■

Presented as part of the DCT Green Room's 2009 Winter Series, "Resurrection" was directed by Victor Lirio, with actors Ching Valdes-Aran, Andrew Eisenman, Randy Falcon and Luz Lor playing the lead characters.

The play is about how the unexplained death of a young woman triggers a series of relentless changes in a family and tears it apart. As relationships unravel and secrets emerge, the mother, her two sons, and an incongruous daughter-in-law, unable to cope with new realities, find themselves trapped in an infernal cycle of denial and loneliness.

Eric Gamalinda is the recipient of the Carlos Palanca Memorial Awards (the Philippines' Pulitzer Prize) for fiction, poetry, essay and playwriting. Some of the many awards and grants for his writing include the Asian American Literary Award for Zero Gravity, the New York Foundation for the Arts, the Philippine Centennial Literary Prize for My Sad Republic, and the National Book Award for Planet Waves. His stories have been anthologized by Penguin Books, Rutgers University Press, Soft Skull, Fromm International, and Feltrinelli (Milan). He was Publications Director of the Asian American Writers' Workshop, Distinguished Visiting Writer at the University of Hawaii in Manoa in 1999, and Visiting Scholar at New York University's Asia Pacific American Studies Program in 2002-2003. He currently teaches at Columbia University's Center for the Study of Ethnicity and Race.

Multicultural awareness campaign on dangers of secondhand smoke to kids

Partners Include Farmers Insurance, Pep Boys and Community Groups

LOS ANGELES – First 5 California is launching a grassroots outreach effort to raise awareness among diverse communities about the dangers of secondhand smoke on young children and to promote California's "Smoke-Free Cars with Minors" law. As part of this awareness campaign, the agency is partnering with well-established businesses in California, including Farmers Insurance and The Pep Boys – Manny, Moe and Jack, as well as community organizations, to distribute smoking cessation information at locations that millions of families regularly visit—insurance offices, auto repair stores, churches and community events.

"Thanks to our partnerships with Farmers Insurance and Pep Boys, when families are getting their vehicles insured, maintained or repaired, they will be informed about how smoking in cars hurts the most vulnerable among us, young children," said Kris Perry, executive director of First 5 California.

The statewide awareness campaign will inform Californians about the dangers of secondhand smoke and place special emphasis on reaching parents and caregivers who don't routinely access mainstream media. First 5 California and its partners will engage in a multi-pronged collaborative effort to blanket African American, Latino and Asian Pacific Islander American (APIA) communities with these messages at a grassroots level through online platforms, posters and word-of-mouth campaigns.

"Many APIA populations in California are more likely to smoke than the general population and are less likely to be aware of the unhealthy effects of tobacco," said Perry. "That's why it's essential for the APIA community to become informed about how secondhand smoke can harm young children and negatively impact their own well-being."

Overall, 42 percent of children in the US are exposed to secondhand smoke every week, according to recent findings by the Social Climate Survey

of Tobacco.

Research shows that the health of young children is affected whenever they breathe secondhand smoke, and that children who have never smoked a cigarette can still develop the symptoms of nicotine addiction. For pregnant women who smoke, there is greater risk of suffering a miscarriage or delivering an underweight baby.

"There is no 'safe' exposure to secondhand smoke," said Dr. Michelle Anne Bholat, vice chair of clinical affairs at the UCLA Department of Medicine. "It increases the incidence of sudden infant death syndrome (SIDS) as well as a child's risk of developing asthma, ear infections and bronchitis. Long-term exposure can lead to lung cancer and heart disease in adults."

California's "Smoke-Free Cars with Minors" law took effect last year and made it illegal for adults to smoke in a car when children are present. Fines for violating this law can reach \$100. Studies have found that secondhand smoke inside the confined space of a car is particularly harmful for children, with the air quality becoming up to 10 times more toxic than the level considered hazardous by the U.S. Environmental Protection Agency.

As part of its awareness campaign, First 5 California will encourage people who would like help to quit smoking to contact the California Smokers' Helpline for a free personalized quitting plan. Californians can call (800) NO-BUTTS for English assistance, (800) 838-8917 for Chinese assistance, (800) 556-5564 for Korean assistance or (800) 778-8440 for Vietnamese assistance.

For more information about the health and early education programs offered by First 5 California, call (800) KIDS-025 for English assistance, (800) 597-9366 for Chinese assistance, (800) 597-9511 for Korean assistance or (800) 597-9855 for Vietnamese assistance. They can also visit first5california.com. ■

UC Riverside Fil-Am student organization to hold fund-raising for Bantay Bata

RIVERSIDE – Katipunan PSO, an organization composed of Filipino American students at the University of California, Riverside, has announced that its annual Philippine Culture Night (more popularly known as "PCN") will be donating 100% of the profits to Bantay Bata, an ABS-CBN Foundation social welfare program dedicated to aiding abused and exploited children. The show is scheduled to take place on Saturday, April 25, 2009 at the California Theatre of Performing Arts in San Bernardino at 562 W. 4th St., San Bernardino, CA 92401.



The cultural show, entitled "One Fall," is the 20th show that Katipunan has produced. It features a play interlaced with cultural folk dances, written, directed, and choreographed entirely by students. The aim of the night is to entertain and educate the audience about Philippine culture through performance arts and theatrical interpretations of popular as well as lesser known dances.

The show is a one-night-only production, with ticket prices set at \$15 at the door. In previous years, the show has filled upwards of 800 theatre seats.

More information may be found on the show's website at: www.onefallpcn.com. ■

2nd annual FASGI fundraising gala HOPE (Happiness, Opportunity, Progress and Equality) for all

THE 2nd Annual FASGI Fundraising Gala will be held on March 27 at the Universal City Hilton, 555 Universal Hollywood Drive, Universal City, CA 91608 at 5pm. Dinner and a silent auction are some of the highlights of the event.

The fundraising gala will honor Greg Macabenta (Community Service Leader of

the Year Award); Jess Espanola (American Dream Award); Seafood City (Entrepreneur of the Year Award); Honorable Xavier Becerra (Leader of the Year Award); Honorable Quentin L. Kopp from California High Speed Rail Authority (Corporate Visionary Leader of the Year Award) and Emmanuel 'Manny' Pacquiao (Sportsman of the Year) ■