

HOME BUYERS



KENNETH GO

How is the government bailout plan going to help homeowners?

son to help you Main Street. Real Estates Sales are slightly up, that means the reserves that are in the banks are going into real estate. That means, the banks not willingness to help homeowners might be advantageous to investors or First time buyers. Because in some areas, the investors and First time buyers are gobbling up those properties.

Now, lets talk again about "Loan Modification Companies", I have repeatedly said on my article that I would like for someone to come forward and "SHOW ME THE RESULTS" results that your

“Government officials have repeatedly said they would not help victims of the subprime mortgage crisis, reasoning that they should not get rewarded for making bad decisions.”

company have successfully reduce these homeowners mortgage balance, have reduce their second loans or have given rates as low as 2%. Because that is what they are selling you isn't it? To me I will continue to say they are false promises targeting distress homeowners vulnerable to these gimmicks. I also want these Loan Modification Pyramid Scheme (what I call it) to disclose how much they are making on each Loan modification application they bring in.

I overheard a couple talking about a company charging a \$3,500.00 fee and a monthly retainer fee of \$1,000.00. That is outrageous and I just had to cut in to this couples conversation and get more information. Turns out that

a Loan Broker who signed up with a Law firm as an Independent Contractor can go and solicit for Loan Modification, they can either recruit more independent contractors or actual homeowners in need of Loan Modification. This couple told me that they went to a seminar where the actual Lawyer was there but could not give a straight answer. Very understandable for a Lawyer, but when you talk to their Independent contractors you get straight confident answers sometimes with verbal guarantees. Why is that, because I think they don't know what they are saying, doing or both. Obviously they also could be flat out lying and just want your upfront fee for their commission in order for them to make their own mortgage payments. Does this not sound like a "Pyramid Scheme" to you?

I just want people to understand well, their own financial situation, find out how much are all your debts and mortgage obligation and be truthful in looking ahead and seeing whether you can pay of the mortgage with a realistic payment. If you cannot, you have to learn how to either increase your own income to pay the mortgage or just have to let go and clean your slate for a better future. Otherwise, six months from now, you will still be taking on this problem and still cant have a valid information solution.

For my honest opinion, call me direct be prepared to listen to my truthful and very direct advice. Call Ken Go at 1st Innovative Finance (888) 822- 5363 or write to: kennethgo@verizon.net Please be understanding to yourself, mistake can be made to better yourself in the future. (Advertising Supplement)

RE-UNION

Filipino-American Associations in America

Searching for a kababata from your hometown, a college buddy or a Pinoy colleague? Your search is finally over. The Asian Journal brings you Re:Union, Filipino American Associations in America -- your link to a network of kababayan associations here in the United States. As your Filipino-American community newspaper, the Asian Journal recognizes your need to nourish and maintain ties with the people and the culture you were born with. This is our way of connecting our kababayans to the past, of creating new opportunities for the present and of inspiring you to pay it forward by becoming active members of your association and the FilAm community at large in the future.

Association of Filipinos Abroad and Relatives (AFAR)

ON February 20, 2007, a worldwide organization was set up for all the Filipinos abroad and their relatives and friends in the Philippines. The name of the organization is: Association of Filipinos Abroad and Relatives (AFAR). The organization has already filed a petition at the COMELEC to register it as a party-list.

AFAR's main objectives are: (1) To help and protect Filipinos abroad and their families and relatives in the Philippines; and (2) To help restructure the Philippine government to minimize, if not eliminate, graft, corruption, and poverty; to make government services efficient and satisfactory; to promote and require honesty in public and private transactions; and to develop the country in order to attain peace, progress, justice, freedom, and equality, economically, politically, socially, and spiritually.

We hope to attain these objectives by participating in the party-list election and exerting efforts to garner enough votes (at least 500,000) to be qualified to send representatives to Congress. AFAR is banking on the absentee votes of overseas Filipinos. It now has coordinators in Eastern USA, Western USA, Central USA, Canada, Middle East, Japan, Singapore, Metro Manila, Luzon, Visayas, and Mindanao. We, therefore, urge all Filipinos abroad to register as absentee voters at the nearest Philippine consulate or embassy and VOTE on the dates announced. 9-million OFWs send \$15-billion (P600-bil-

lion) yearly to the Philippines. This amount of money, if efficiently managed, can do a lot to make our country great!

The benefits of membership in AFAR are: (1) You are a member of a prestigious worldwide organization; (2) You can establish contacts with any AFAR members in many countries; (3) Contacts with other AFAR members may result in opportunities to travel abroad, to work abroad, and do export & import business, through offers, referrals and recommendations; (4) You will have an opportunity to invest as little as one peso or one U.S. dollar in the business which AFAR plans to engage in, as part of its objective to help Filipinos abroad and their relatives and friends in the Philippines, such as, operate a Money Remittance business with a low remittance fee, and operate a bank with low interest rates and bank charges; (5) Above all, all members of AFAR will be identified as prime movers for honest and efficient government; and (6) AFAR will work hard so that each Philippine embassy and consulate will have free legal, medical, and financial department to take care of all Filipinos who come for help.

Visit AFAR Website : www.afar-phil.com and know more about AFAR, its history, vision, mission, program of government, objectives, Application for AFAR Membership, and benefits to its members. ■

People and Events

BKCPA-SFV Reopening

B AHAY Kubo Center for Philippine Culture & Arts of San Fernando Valley invites all families to our re-opening in 2009. This Spring, we are hosting an Open House on April 4, from 10am-12nn at our new location at 17531 Rinaldi Street, Granada Hills CA 91344 (inside the Hillcrest Christian School campus, parking is free on Shoshone Street). Learn more about our Learn Filipino Program for kids, teens and adults. The 1st session will start on April 18, 2009.

Bahay Kubo Center (BKC) is the sole Filipino center in the San Fernando Valley. It is a non-profit organization established in 2005 to promote pride

in and appreciation of Philippine history, culture, language, arts, music and heritage among Filipino and multicultural families. Started by a group of friends and alumni of the University of the Philippines, BKC aims to buiuld more socially aware, active, caring and responsible Filipino-Americans. Everyone is encouraged to join BKC in the spirit of Bayanihan, especially the Filipino-American youth whom we nburture to become respected community service volunteers and leaders.

For more information, please contact: Bahay Kubo Center (818)832-1941 or info@bahay-kubo.org. Visit www.bahay-kubo.org. ■

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