

LEGAL LIFELINE



ATTY. GENE W. CHOE

Chapter 13 bankruptcy and lien stripping of junior loans

Answer: You can get rid of your credit card debts and the HELOC by filing Bankruptcy under Chapter 13. Chapter 13 will allow you to keep your property and pay only a portion of your debts over time, usually 3 to 5 years.

Since the fair market value (\$450,000) of your house is below your principal loan (\$600,000), you are under water for \$150,000. However, you can try to negotiate with the bank to lower your interest rate or even your principal.

unsecured debt. You will still be paying this loan, however, since it becomes an unsecured debt it falls in line with your other unsecured debts such as credit card or consumer debts.

The new Chapter 13 bankruptcy law may come to your aid. [H.R. 1106] It is currently under deliberation in the Senate, after being passed in the US House.

The Law Offices of Gene Choe practices in business and general civil litigation, immigration, personal injury, real estate transaction and litigation, criminal defense, family law, collection and judgment enforcement and appellate laws.

(Advertising Supplement)

BRIDGING FINANCIAL GAPS



EVANGELINE A. GIRON

Divorce: process and financial baggage

it begins the 6-month waiting period between the start of the dissolution and eligibility to request that the marital status of the parties be terminated and Judgment entered.

On the side note, the emotional upheaval of a divorce is no time to be learning money basics and selecting professional advisors.

California divorce can be filed by either spouse to end the marital relationship. If both parties are in full agreement on all the major issues in a divorce, they can typically proceed by filing an uncontested divorce in California.

Uncontested divorce procedures are generally simpler than contested divorces and much less expensive than a contested divorce.

The Process for an Uncontested Divorce

In most uncontested divorces, the parties are representing themselves (in pro per). A dissolution proceeding is initiated by the filing of a petition by one party.

The petition is then served (either personally or by mail) upon the responding party. The party originally filing the petition is known as the "Petitioner" and the other party is known as the "Respondent".

Following receipt of the petition, the Respondent has 30 days (unless additional time is granted) in which to file his or her responding statement to the facts.

After service of the petition, the parties may successfully conclude their divorce matter with a full Marital Settlement Agreement providing for equal division of their community property and for custody, visitation and support of children and/or spouse.

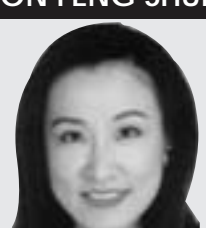
about your finances, it's never too early to start.

NOTE: Evangeline is not an attorney nor does she provide legal advice. She prepares legal documents at the specific direction of the client.

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.

ON FENG SHUI



JENNY LIU

(Part 3)

Virtual Feng Shui consultation - the exterior

ment and although there is not much earth around her, living on the second level she does not live too far away from the earth's energy.

Directly in front of Mary's apartment is a small commercial building. From the balcony at the front of her unit, Mary looks out upon its rooftop and smokestacks.

Though we cannot control everything that is outside of our businesses and homes, awareness of the negative, as well as the positive aspects, gives us power to adjust for them.

buildings from flowing into her building, she will likely experience temper, anger, and conflict in her relationships.

On the left side of her complex (energy of the male and generation of income) there is a low building. On the right side (energy of the female and saving income) there are taller buildings.

The view from Mary's back windows is a low-income, broken-down housing complex. Psychologically, this is depressing and depleting.

do support her, like mountains.

Last, but not least, Mary's building is surrounded with one-way streets. When the traffic only moves in one direction around you, there is a constant draw of energy away from you.

All of these exterior energies match what Mary describes is happening in her life. She has to work extremely hard to move forward. To make matters even more difficult, Mary's chart says that she will experience these challenges during the current ten-year cycle, making her situation doubly difficult.

Though we cannot control everything that is outside of our businesses and homes, awareness of the negative, as well as the positive aspects, gives us power to adjust for them.

Next week, we go inside Mary's apartment unit to further analyze her situation and look for ways to make her life better.

Jenny Liu is a fourth generation feng shui master and is available for residential and commercial consultations. To learn more, please see her website at Liu-FengShui.com, or call her at (626) 272-4901 for a free estimate.

Guide to a Harmonious 2009 -156 pages, full color, soft cover - on sale now for \$25 or two for \$45. To order or preview book, go to www.Liu-FengShui.com or call Julie at (626) 862-1788.

(Advertising Supplement)

CREATIVE SMILES



DR. NELLY LYN MONTILLA

How cosmetic dentistry works

of the teeth to enhance their appearance and also to repair damage. Veneers can dramatically change a person's smile and help improve their self-confidence.

are then placed for the patient to wear while the permanent veneers are being made. The procedure usually takes between one and a half and two hours.

CREATIVE SMILES DENTAL The Ultimate Smile Make-Over and Tooth Whitening Center Dr. Nelly Lyn Montilla 16220 Nordhoff St. / Woodley (Beside Starbucks Coffee) North Hills, Ca 91343 Tel. No. (818) 893-1700 www.creativesmilesdental.com

The following information is provided as a general guideline. It is NOT intended in place of professional care. Since every pregnancy may vary, consult your physician or dentist for advice on your particular situation.

(Advertising Supplement)

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