

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Bankruptcy: emergency help for the financially sick

more than 1 million people in this country file for bankruptcy every year and they do just fine. Most of these people rebuild their credit in 2-3 years and a lot of them qualify to buy a home even after bankruptcy. Is this what you're afraid of? Are you afraid that once you file for bankruptcy, you will never have credit again? This is a big lie that bill collectors often tell you in order to scare and intimidate you. They know that once you file for bankruptcy protection, they can no longer call and harass you.

Don't get me wrong. Bankruptcy is certainly not for everyone because it is not a one-size-fits-all proposition. But when done right, you may find yourself thinking why you hadn't done it sooner to end your debt suffering. Filing for bankruptcy protection automatically stops all creditor actions such as harassing phone calls, collections letters, lawsuits, wage garnishments, foreclosure and repossession. Generally, two types of bankruptcy relief are available. You can either wipe out debts (Chapter 7) you can no longer afford to pay (example: credit cards) or you may consolidate all your debts into one low monthly payment and pay only based on what you can afford (Chapter 13). Which chapter is right for you is usually determined by your income and assets. Either way, bankruptcy relief can be a first step in rebuilding your finances and your life.

If you have done everything

you can to get out of debt but you have simply come to the conclusion that there is no other way out, don't be embarrassed to seek legal help. After all, these laws were enacted by Congress to help people just like you. The large corporations and yes, even the wealthy people in this country file for bankruptcy whenever necessary. The difference between these people and the rest of the population is that these people look at bankruptcy as NOTHING MORE THAN A LEGAL STRATEGY to get out of debt and minimize their losses. There is nothing illegal, criminal or unlawful about filing for bankruptcy protection if you qualify. It is your legal right as a consumer and the law is on your side to help you recover financially if you can no longer do it on your own. In my opinion, a financially sick person who refuses to get legal help can be likened to a sick person who refuses to take medicine. Bankruptcy is like a needed surgery. It may hurt in the beginning but once the healing begins, you can be a healthy person again.

For a free attorney consultation, call Toll-Free 1-866-477-7772. We have offices in Glendale, Cerritos and West Covina.

None of the information herein is intended to give legal advice for any specific situation. Atty. Ray Bulaon has successfully helped over 4,000 clients in getting out of debt. For a free attorney evaluation of your situation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.

(Advertising Supplement)

IMMIGRATION UPDATE



ATTY. EUGENE PALACIOS

KATRINA is a derivative beneficiary of the approved I-130, Immigrant Petition for Alien Relative that was filed in behalf of her father, Danilo, by her grandfather on October 29, 1988.

The petition was initially approved on July 7, 1989. Unfortunately, the petitioner passed away on May 15, 1997 even before the beneficiaries have been granted immigrant visas, causing the automatic revocation of the approved immigrant petition.

The beneficiaries filed a request with the US Citizenship and Immigration Services (USCIS) for the reinstatement of the petition based on humanitarian grounds.

On March 3, 2005, the USCIS issued a letter approving the request for reinstatement of the petition and reaffirming the approval of said petition. On same date, the USCIS issued an Amended Notice of Approval of the I-130, Immigrant Petition for Alien Relative filed in this case.

On the basis of said amended approval and since the priority date of the case was already current at that time, Katrina and her parents applied for immigrant visas with the US Embassy in Manila, Philippines. An interview was scheduled on September 21, 2005. At the end of the interview, the consular officer approved the immigrant visa applications of her parents but denied her application on the ground that she had already "aged out." The US Embassy in Manila issued to Katrina a no-

CSPA enabled 25-year-old daughter to get Green Card as dependent of father

notice of denial of her application on same date.

On July 11, 2006, the US Embassy in Manila issued Katrina an F-1 student visa. On August 03, 2006, Katrina entered the United States on the basis of said visa and was permitted to stay for the duration of her status ("D/S").

In 2007, Katrina and her family learned about the ben-

"child" derivative beneficiary of the approved immigrant petition.

The USCIS officer agreed with our arguments and approved her application for lawful permanent residence in May 2008. Katrina and her family were elated when they heard the news.

The CSPA is a very complex law; not all lawyers are familiar with it. This case just proves that when choosing an immigration attorney to handle your immigration case, you should choose the one with the knowledge and experience to do the job and a successful track record on the issue involved.

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If you want to know more about this topic, then we invite you to schedule an appointment for your free initial legal consultation by calling us at (818) 956-8844 [Glendale] or at (626) 331-8188 [Covina]. You may also visit us at www.palacioslawfirm.com.

Attorney Eugene M. Palacios is the founder and principal of the Law Offices of Eugene M. Palacios, APLC. He has great depth of experience and a successful track record in handling employment and family-based petitions as well as PERM and naturalization applications. He is licensed as an attorney in California and is admitted to practice before US Immigration Courts, the US Central District Court, and California State Courts. He is also an active member of the American Immigration Lawyers' Association. His offices are located at 100 North Brand Boulevard, Suite 600, Glendale, California 91203 and at 800 South Barranca Avenue, Suite 250, Covina, California 91723.

The above article does not, and is not intended to, constitute legal advice for a specific immigration problem and does not create an attorney-client relationship between our office and the reader. It is for informational purposes only and reflects our law firm's opinions and views on general issues.

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The 'privileges' and consequences ...

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Because the consequences of failing to depart are so severe, and the benefits of returning are so limited, the privilege of voluntary departure is not for everyone. Instead of gambling with your life and choosing voluntary departure as a quick and risky solution, you should first consult an attorney experienced in immigration matters to carefully evaluate your case and see if voluntary departure would be best for your individual case.

Atty. Reeves has represented clients in numerous landmark immigration cases that have set new policies regarding INS action and immigrants' rights. His offices are located in Pasadena, San Francisco, Las Vegas and Makati City. Telephone: (800) 795-8009 E-mail: immigration@rreeves.com Website: www.rreeves.com

The analysis and suggestions offered in this column do not create a lawyer-client relationship and are not a substitute for the personalized representation that is essential to every case.

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