

PROTECTING RIGHT & \$

Obtaining travel documents from USCIS

lications denied. If you are applying for renewal of your Advance Parole (I-512L or I-512), CIS will accept and adjudicate a Form I-131 filed up to 120 days before the date your current advance parole expires. If you currently have a valid reentry permit or refugee travel document that will soon expire, you may obtain a new reentry permit or refugee travel document by filing Form I-131 and returning the current document to USCIS. A new Form I-131 may be filed regardless of the expiration date of your current reentry permit or refugee travel document.

The Illegal Immigration Reform and Immigrant Responsibility Act of 1996, stipulates that immigrants who depart the United States after being unlawfully present in the United States for certain periods can be barred from admission to lawful permanent resident status, even if they have obtained advance parole. Those immigrants who have been unlawfully present in the United States for more than 180 days, but less than one year are inadmissible for three years; those who have been unlawfully present for a year or more are inadmissible for 10 years. Immigrants who are unlawfully present and depart the US and subsequently re-enter under a grant of parole, may nevertheless be ineligible to adjust their status. Hence, do not consider a grant of advance parole to be a magic cure-all for re-entry issues.

USCIS recommends all immigrants with pending applications for adjustment of status to check and consult an immigration attorney, or an immigration assistance organization accredited by the Board of Immigration Appeals before making any foreign travel plans.

Bander Law Firm, LLP has been providing immigration services for over 15 years and has multilingual staff who communicates effectively in Tagalog, Cebuano, Korean, Spanish, Sinhala, Farsi and Mandarin. Please feel free to call Bander Law Firm at 213-873-4333 regarding your legal concerns. Bander Law Firm provides a full range of legal services in the fields of Immigration, Mortgage Litigation, Bankruptcy, Personal Injury, Criminal and Removal Defense, Civil and Business Litigation, Wage and Hour Litigation and Class Action lawsuits.

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Bander Law Firm, LLP Downtown office address: 1055 W. 7th Street, Suite 1950, Los Angeles, CA, 90017. Tel: (213) 873-4333 Fax: (213) 873-4334. San Gabriel Office address: 1045 E. Valley Blvd., #A215, San Gabriel, CA 91776. Email: info@banderlaw.com. (Advertising Supplement)

DEBT RELIEF



ATTY. LAWRENCE YANG

GM, the largest company in the world, filed for bankruptcy relief this week. The government gave GM another 20 billion to usher it into a "prepackaged" bankruptcy and to give it enough cash to operate while it remains in bankruptcy. The administration confirmed that the bankruptcy was needed so that GM could be reborn as a leaner, more competitive, and profitable business enterprise.

In bankruptcy, GM is expected to raise cash by selling major assets, cut down and restructure debts, void contracts, shed hundreds of dealerships, reduce union and employee benefits, restructure ownership, and reduce brand names and product lines. GM is the maker of Chevy, Cadillac, Saturn, Hummer cars and trucks and has been the flag bearer of American business in the last century. It is a sad day for all Americans that this icon of American business acumen has knocked on the door of bankruptcy court this week but the fact is, without bankruptcy protection and reorganization, GM would have collapsed after the 20 billion new infusion of government funds was used up. The cash infusion would have permitted GM to continue operating for another sixty days. Thereafter, without new funds or bankruptcy court protection, GM would not be able to pay its legal obligations. Banks, suppliers and other creditors could no longer be paid.

Isn't it ironic to say that GM

GM seeks rebirth through bankruptcy

would get reborn as a profitable business after going through bankruptcy? Not in the least. Bankruptcy protects GM from all creditors and legal obligations and permits it to shed unwanted debt while allowing it to conduct business as usual. Thus, bankruptcy provides a protective wall around GM while it reorganizes and reshapes itself. A Chinese equipment maker has offered to buy Hummer, and a racecar driver has offered to buy Saturn as soon as the Chapter 11 petition of GM was filed. The Chinese company will market Hummer in

last half century and the new rich are making their economic strength felt worldwide.

Just like GM, individuals can also use bankruptcy law to their advantage to reshape themselves financially. An individual debtor with too much accumulated debt may qualify for a chapter 7 "fresh start", or a chapter 13 "consolidation and reorganization". For instance, if you have real estate foreclosures where the second trust deeds are going after you, a chapter 7 might solve your problems. Client's rental property was foreclosed last year and the second trust deed holder has sent him a demand

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China where it is perceived to be a status symbol for the new rich there. A high end Hummer will retail for \$200,000 in Beijing. It's hard to imagine how an expensive gas-guzzler can sell in a communist country but the Chinese company has made the offer to buy and the purchase is pending bankruptcy court's approval. The British flag bearer Jaguar was sold to Tata, the largest Indian carmaker, last year. So, it's not that surprising that the new owner of Hummer will be Chinese. The world economic order has been reshaped in the last 20 years and continues to be reshaped. Colonial powers have ceased to exist for the

other necessary monthly living expenses. There is no money left to make credit card or the \$120,000 rental second trust deed. Using chapter 7 bankruptcy, client will wipe out \$170,000 of debt and get a "fresh start", just like GM. It's a great deal for client!

If you need debt relief, contact my office. I will analyze your case personally.

Lawrence Bautista Yang specializes in bankruptcy, business, real estate and civil litigation and has successfully represented more than five thousand clients in California. Please call Angie, Barbara or Jess at (626) 284-1142 for an appointment at 1000 S. Fremont Ave., Bldg. A-1 Suite 1125 Unit 58, Alhambra, CA 91803. (Advertising Supplement)

Too much debt making loan...

PAGE B2 only needs to give 21 days' notice (by sending the borrower another document called "Notice of Trustee Sale") after the 90-day period in setting a sale date for the property being foreclosed on. Filing bankruptcy, Chapter 7 or Chapter 13, will immediately stop the sale from going forward and the bank will need court permission to continue with the process if mortgage payments are not being made. An experienced and knowledgeable bankruptcy attorney can explain to you how Chapter 7 or Chapter 13 may help you save your property or at least postpone the foreclosure sale so that you can look at all other possible

options. In Chapter 13, it is also possible to "strip down" or remove your 2nd mortgage if the current market value is below the amount of the 1st mortgage.

Eliminating (or at least consolidating) your debts may improve your debt-income ratio and this may be what your lender wants to see when considering your application for a loan modification. Of course, this is just one of the factors that they take into account when evaluating your financial information. Just as important are your ability to show regular and stable employment as well as an assurance to the lender that whatever caused the financial hardship to begin with is now behind you so that

you can afford your new mortgage payment once your loan is modified.

If you are in foreclosure and burdened with a lot of debts that you can no longer afford to pay, let me help you evaluate your options. Call Toll-Free 1-866-477-7772 to schedule a free office consultation. 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)

Join us as we...

STIR UP

with music from **Becca Godinez** and Guest

WHEN: Saturday, June 13, 2009 7:30 PM

WHERE: Gospel Life Community Church at Miracle Hill 18901 E. Amar Road Walnut, CA

Seafood Bami
Combination of Canton & Sotanghon noodles topped with shrimps, mussels, squid & fishballs. Serves 2.

Rellenong Bangus
Home-made style stuffed milkfish as served during fiestas. Completely boneless, serves 4.

Bagoong Fried Rice
Fried rice with salted shrimp fry, Lechon tidbits and scrambled eggs. Serves 4.

Pinaputok na Bangus
Grilled to order Milkfish stuffed with tomatoes, onions, ginger and wrapped in banana leaves. Completely boneless, serves 4.

Dine-in or take-out. Consult your server for details.

West Covina 626.964.4095 626.591.3585	Artesia 562.809.6277 562.809.6190	Las Vegas 702.871.7256 702.871.7256	Moreno 951.653.5555 951.653.8800
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