

HOME BUYERS



KENNETH GO

# Short sale blogs

to play this, in my opinion, is to hit them with the same tactic. You will need the cooperation of the homeowners on this. The debt collector will need to feel that they can get stuck with little if they don't cooperate with the negotiations. If they sense fear they will pounce. Tell them about the reality of having no other options but bankruptcy and they will stand to get nothing. Clients have to act as if they are not affected by the calls and be the outrageous comments by the debt collector.

**Q: Can a client short sale even if they are not behind on the payments?**

I've done many short sales where the people were current. You may have to be prepared to explain the hardship over and over again though. Be prepared to show credit card bills or savings account info if you have to appeal a denial. I had Wells deny a short sale because they were current, but I appealed, the deal was reinstated and we successfully closed. So you just have to fight for it. But it is no policy across the board that I know of. Be up front with the lender.

**Q: Can you buy a house after a short sale transaction?**

You mentioned her buying again? Have you talked to a lender. Almost all lenders I'm aware of have a 2 year seasoning requirement. This may change, or maybe it has changed for certain banks, but it is not a given she will be able to buy again soon. Plus, a short sale will still substantially hurt her credit. My perfect example is clients who just closed 6 weeks ago on a short sale. Never late, impeccable credit. But the notation of settled as agreed for less than full balance dropped their score 150 points. If your client isn't into the 800's now, dropping 100-150 points could be significant.

**Q: Will the bank go after me for the remaining balance unpaid?**

Most of the time on a short

sale, we request the bank to waive the deficiency. Meaning, the bank will have to forgive the remaining balance of the unpaid debt. However, bank will issue a 1099 C which you will have to file as income, but your CPA will have to declare a lost in order to wash the gain. Speak with your CPA about how to file for your 1099C's. In some cases lenders will insist to go after the homeowners for deficiency judgement and you have to be prepared to be bothered longer than expected.

**Q: How to deal with the emotional effects of a short sale towards your clients?**

As evidenced by some here, doing short sales also means learning how to manage your clients in distress.... It is heart-breaking for many to lose their homes. Others have resolved themselves to the fact and can move on. How do you respond and approach a homeowner you know is very emotionally fragile...and near the edge.... they have no money for counseling or insurance or their insurance does not pay or pays very little.

Again, I clearly help clients deal with this situation by making them realize that they are in this situation because they can't afford the home any longer. I don't pressure moving immediately, but they have to realize the sooner to move the easier it will be waking up every morning not knowing who is to knock on their doors, or what scary letters are coming from the lenders. Homeowners have to realize too that they have at least stop paying the mortgage 6 months to a year already. Therefore, cannot expect a free ride forever?

\*\*\*  
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)

# GMA's top exec Wilma Galvante gets a dose of pampering treatment at O Skin Care

IN A world like showbusiness, stress is something that is served on the plate for breakfast until dinner, or most of the times, even until midnight snacking! And for those passionate ones - famous or not - whose middle name is Entertainment, stress could pass as a sinful dessert, that no matter how much they try to avoid it, they'd end up eating an irresistible chunk.

Not an exception to leading a "stressful" showbiz life is Wilma Galvante, senior vice president for entertainment and producer of countless TV shows from GMA Network, one of the biggest TV stations in the Philippines. Her designation title alone is overwhelming. What more for somebody who breathes intrigues and pressures 24/7!

Galvante is exposed to stresses - in various levels and forms - that include working at ungodly hours, managing a pool of diverse Kapuso talents, juggling schedules, fore-running the network's Entertainment TV Group, spearheading projects, producing top-rating telenovelas/variety shows/ sitcoms/ talent searches, and just recently, attending to the controversial courtroom bout with another showbiz personality, Annabelle Rama.

Amidst a hectic life, a chaotic industry (which, obviously, is given), and the brouhahas, Galvante took a much-deserved break in the US to find respite. Included in her itinerary was a stop at O Skin Care, located on Pioneer Boulevard in Artesia, CA.

Owned and operated by licensed aesthetician Olivia Quido, the "skin specialist of the stars", the Zen-inspired O Skin Care boasts of state-of-the-art skin care technology and a relaxing ambiance - reasons it's frequented by stellar figures in the likes of Kapuso's hottest matinee idol Richard Gutierrez (alongside with mom Annabelle, dad Eddie, and sister Ruffa Gutierrez), and Asia's songbird Regine Velasquez, to name a few. Stars from the other network, like primetime telenovela queen Angel Locsin (an ex-Kapuso, by the way), newly married Ryan Agoncillo, comedienne and host Ai-Ai Delas Alas, immigration lawyer Michael Gurfinkel, and celebrity doctor and the most talked-of-the town these days, Vicki Belo.

**More than a dermatological haven**  
A returning guest, Galvante's visit to the clinic was and will always be a warm welcome to O Skin Care's professional team.

"It's our pleasure to have Wilma here in O Skin Care," beamed Quido. "And for a very busy, workaholic, and jaded person like her, O Skin Care will always be ready to give her the Relaxation Massage," quipped the hardworking woman behind the fast-growing skin clinic.

Galvante was treated to a blend of Swedish and circulatory massage strokes promoting body and mind relaxation. A Full Session normally lasts for 55 minutes, while a Deluxe Session takes almost an hour and a half.

The skin clinic is also known for the O Signature Exfoliation Massage (55 to 85 minutes) which uses a boar bristle brush to scrub the skin. Another fast-moving service is the O Stone Therapy (35 to 85 minutes), which uses

heated and/or cooled stones to relieve stiff and sore muscles.

Also being offered is the Deep Tissue/ Sports Massage, ideal for the sports buffs, who need to target specific body areas for deepest relief. This massage therapy, a muscle-specific applications of the standard effleurage, petrissage, vibration, and tapotement techniques, helps in improving the range of motion and flexibility of highly-active individuals, resulting in more powerful performance.

With these and more under the massage menu, plus laser hair removal, and body lightening treatments, O Skin Care is indeed more than your typical skin clinic!

But the O Skin Care experience would not be complete without the usual fares of facial treatments that promise to give the skin a boost.

O Skin Care offers an array of skin consultations and treatments ranging from regular 60-minuter facials to the more sophisticated procedures such as diamond peel with collagen (a 75-minute intensive and painless treatment that reduces wrinkles, scars, enlarged pores), oxygen facial (a 90-minute revitalizing and moisturizing treatment that uses 87 vitamins, minerals, enzymes, amino acids, and 100% medical oxygen gas), and hydra facial therapy (a 90-minute process that deeply exfoliates and nourishes the skin using LED Light Therapy).

For a full pampering, O Skin Care also provides Eyebrow Threading, Full Facial Threading, Chin Threading, Upper Lip Threading, Eyelash Extension, and Eyelash Refill.

**Benefits of Massage**  
"It's good that once in a while, or at least twice in a month, we treat our tired bodies to a massage or two. It's therapeutic. It's a rejuvenating experience that brings back life to our bodies," encouraged Quido.

According to her, too, a regular massage would strengthen and tone the entire body mechanism, improve blood circulation, relax the muscles, thus, making us feel lighter and livelier.

In fact, even history would tell us that massage is perhaps one of the oldest healing traditions practiced by Ancient Greeks, Egyptians, Indians, and Chinese that even up to the present, it is still used by thousands of people for its therapeutic benefits and ability to promote relaxation.

Quido added: "At its best, a massage can not just give you physical benefits, but also it re-energizes your mind and calms your spirit. At the end of this, the most important thing to ask would be: did the massage help you feel better, inside and out?"

\*\*\*  
Visit O SKIN CARE at 17808 Pioneer Blvd Suite 112 Artesia CA 90701. For appointments and more information on O Skin Care services, please call 562.897.1445 or email oliviaquido@hotmail.com. Plus, until JUNE 30, enjoy a 25% off on facial treatments. Bring a friend and both of you can avail of a 50% discount.

(Advertising Supplement)

# David's Salon Los Angeles - now offers 'Brazilian Blowout'

WHAT is Brazilian Blowout?

America's #1 smoothing treatment - BRAZILIAN BLOWOUT, is the only smoothing treatment in the market that actually improves hair's condition. This amazing, in-salon treatment takes approximately 90 minutes and the result lasts for 10 to 12 weeks. Unlike other Brazilian keratin treatments, the product is washed off of clients' hair at the end of the treatment, eliminating the 48 to 72 hours wait time. Clients leave the salon with beautiful, frizz-free hair with amazing shine. Brazilian Blowout is a cumulative process; the more treatment you have, the longer lasting the result. To further prolong the result of this treatment, the use of their exclusive aftercare product line is strongly recommended.

This revolutionary treatment is beneficial and suitable for all hair types, especially for damaged and chemically processed hair because it enhances the absorption of the BRAZILIAN BLOWOUT SOLUTION and creates a great and healthy looking result.

The Brazilian Blowout is different from Japanese straighteners because it does not completely straighten hair. The hair still has plenty of volume and body and can still be worn curly or wavy. The Brazilian just softens whatever curl or wave you have. If the hair is air dried without a blow dryer, it will still have wave or curl but no frizz. On the other hand, if you want to blow dry your hair straight, you can do that, without a brush, in a fraction of the amount of time it would have taken without the Brazilian. Also, with other methods, the hair regrowth is visible. This blowout method washes away with time and is diffused, so there is no noticeable difference between new hair growth and treated hair.

The Brazilian Blowout combines a perfect blend of deep hydrating ingredients includ-



ing cocoa and a chemical solution capable of creating a protein film around the hair resulting in stronger, shinier, smoother looking hair with zero frizz. It does NOT have formaldehyde like other treatments. And none of the chemicals in it are carcinogenic.

Visit us at David's Salon Los Angeles and try this newest hair obsession among Hollywood celebrities!

David's Los Angeles also offers a variety of pampering services such as precision haircuts, texturizing, rebonding, relaxing, color, perm, hair & scalp treatments, gloss, make-up & occasional styling.

David's Salon is located at 132 S. Vermont Avenue, # 211 LA, CA, 90004 (beside Seafood City); open Tuesday to Sunday 10 am - 7 pm. You can contact us at (213) 487-7687 or visit our website at www.davidssalonlosangeles.com. Walk-ins welcome / All major credit cards accepted. (Lenore Cochico)

(Advertising Supplement)

# Choices

**PAGE B2** ◀  
good of the earth are given their reward as they seem to float heavenward in God's presence and the evil ones, twisting in torturous agony and pain are ferried by Charon on the river, Styx into the depths of hell to wallow in grief and misery for all eternity.

The idea of reward and punishment is much easier to comprehend when viewed instead as the natural, predictable consequences of every conscious choice that we make. Choices determine how results come into being. It is the choices made by an individual of sound body and mind that determine his life. On a national level, history has shown that it is the collective

choices over a long span of time made by the leaders of men and by the millions of individuals of a nation through their representatives on vital issues, that shape the way a country's history plays out over time.

Ultimately, our choices determine how our own karmic story plays out. Karma is that ancient principle common to Hinduism and Buddhism that upholds the natural law of moral cause and effect. It is grounded on the belief that a man's collective thoughts and actions of the present determine his future. Everything that is happening at the present moment is a result of the choices that were made in the past. Many people, at different stages of their lives, believe

and subscribe to the laws of karma and are guided by them accordingly.

Except for those well publicized yet highly unusual and extremely rare twists of fate and flukes of nature that occur in some charmed lives - the purpose of which will forever remain mysterious and incomprehensible to the human mind - the law of moral cause and effect simply means that what we sow is what we reap.

\*\*\*  
Nota Bene: To ask questions, send feedback and requests as well as to inquire about advertising in any or all of the 6 print editions of Asian Journal in California, Nevada and New York/New Jersey and/or advertising in the Print Edition Online of Asian Journal, e-mail monette.maglaya@asianjournalinc.com. THANK YOU TO THOSE WHO GAVE FEEDBACK.

# HELPING FILIPINO EMPLOYEES OBTAIN FAIR WAGES UNDER THE LAW

As an employee, you may be entitled to additional pay if:

- You work more than 8 hours a day, even though you are a "salaried" employee.
- You work before or after your shift without extra pay.
- Your job title is "Manager," "Administrator," or "Supervisor" but you do not make managerial or executive decisions and are not paid overtime.
- You are classified as a professional (for example, accountant or chemist) but do not have a California license and are not paid overtime.
- You are not provided a 30-minute uninterrupted meal break or a 10-minute rest break.
- You are classified as an independent contractor without overtime pay or benefits even though the employer controls your work.
- You are a nurse or healthcare employee and paid different hourly rates for the same job, depending on the hours of your shift.

With more than 22 years of litigation experience, we have a track record of fighting and winning for employees and their families.

For a confidential, no-cost inquiry, please call:

# LAW OFFICES OF C. JOE SAYAS, JR.

700 N. Central Avenue, Suite 235  
Glendale, California 91203  
Telephone (818) 291-0088  
www.joesaylaw.com

