

Bankruptcy: Emergency help for the financially sick

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ments, 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).

Atty. Ray Bulaon has successfully helped more than 4,000 clients in finding solutions to their debt problems. To schedule a free attorney consultation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772.

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(Advertising Supplement)

Lennar advises homebuyers not to snooze and lose on money saving offers in Los Angeles

LOS ANGELES—"Owning a home has often been referred to as part of the 'American dream,' but with these extraordinary offers and savings, Lennar is making it a dream come true," said Tara Conklin, Vice President of Sales and Marketing for Lennar Inland Empire/ Los Angeles. "The deadlines for tax credits are looming and the historically-low interest rates won't be around forever; homebuyers should snatch up these offers before they disappear."

Two-thirds of the \$100 million allocated in March for new home tax credits in California has been claimed and the federal tax credit worth up to \$8,000 for first-time homebuyers has only been approved until the end of the year. Combined, the two tax credits can save homebuyers up to \$18,000—but time and money are running out. If you snooze too long, you may just lose these offers.

In addition, Universal American Mortgage Company of California, Lennar's preferred lender, is offering for only a limited time some of the company's lowest interest rates. Purchasing a home at such a reduced interest rate provides homebuyers with long-term savings by helping to lower the total amount due in interest and reducing the monthly payment.

"While others keep waiting to purchase a home, you could be

living in the home of your dreams today," said Conklin. "We invite all homebuyers to stop by one of our communities and see why more than 700,000 families across the country have trusted Lennar to build their home."

Homebuyers interested in purchasing one of Lennar's Valencia homes can choose between a multitude of floor plans at seven communities, which integrate the highest quality construction and innovative design standards. Prices for these homes begin in the upper \$200,000's and range from 1,219 to 3,512 square feet. These Lennar Valencia communities are located in award-winning school districts and offer easy access to Los Angeles' employment centers, Metrolink transportation, dining, shopping and entertainment.

In the Inland Empire, Lennar features more than 10 different communities with homes ranging from approximately 1,938 to 3,800 square feet and prices beginning the upper \$100,000s.

Celebrating its 55th anniversary, Lennar has grown to become one of the nation's leading homebuilders. With hundreds of Communities nationwide and homes designed for first-time, move-up and luxury homebuyers, Lennar has long distinguished itself by simply including everything as standard under its motto, "Everything You Want, Everything You Need, That's the



Logic of LennarSM."

Welcome Home Centers are open daily from Thursday thru Sunday, 10am to 6pm and Wednesdays from 10am to 2pm. For a complete list of Communities in your area, call (866) 314-6430.

For further information about the Federal tax credit visit FederalHousingTaxCredit.com and for information about the State of California tax credit visit, fb.ca.gov/individuals/new_home_credit.shtml.

Buyers are encouraged to speak with their tax advisor and check out helpful links and resources on www.LENNAR.com. Lennar cannot provide guarantees of actual savings and does not guarantee the homebuyers' qualification for the California tax credit or that funds will be available at close of escrow. Credit is subject to 2-year ownership and other requirements. Federal tax credit is for any individual (excluding a non-resident alien) who has not owned a principal residence during the past three years and

is purchasing the new home as their primary residence. Lennar cannot provide guarantees of actual savings and does not guarantee the homebuyers' qualification for the federal tax credit. Tax Credit is subject to 3-year ownership requirement. Offer good for a limited time only. Lennar reserves the right to change or withdraw any offer at any time. Offers, incentives and seller contributions are subject to certain terms, conditions and restrictions, which may include use of designated lenders and closing agents. Prices are subject to change without notice. Stated dimensions and square footage are approximate and should not be used as representation of the home's precise or actual size. Lennar Homes of California, Inc.—License No. 728102. Lennar Sales Corp.—Broker. UAMC of CA, an equal housing lender is licensed by the Department of Corporations under the California Residential Mortgage Lending Act. (Advertising Supplement)



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Primo to debut in LA

Philippines' Premiere Powerhouse vocal trio begin international summer tour in Hollywood

HOLLYWOOD – Primo, the Filipino premiere powerhouse vocal trio composed of Jon Joven, Floyd Tena and James Uy, is looking forward to their Los Angeles debut concert coming in June to the Celebrity Centre in Hollywood. As the first of its vocal genre in the Philippines and Asia (many are dubbing them the Asian II Divo), Primo aims to bring to people the gift of classical music with a pop twist. Their repertoire spans the gamut from classical to pop, ballads to rock and all done with their own brand of sophisticated vocal harmonizing. They are emissaries of ingenious ensemble music with differing textures that create innovative sound.

The gentlemen come from different backgrounds, musically and personality-wise. In any group, the challenge is always put on how each one will harmonize and blend with each other given

all the circumstances at hand. Since Primo has been touring for over a year now, brought together by the numerous shows here in the U.S. and also abroad (in just a short span of time, they've been to Spain, Prague, Czech Republic, Hong Kong, Macau, USA, India, and many other places) and all the challenges that come with it, they have beautifully created one brand of harmony—the Primo sound. Their LA concert will open a summer tour of major European cities.

As the leader of the group, Jon Joven has extensive Broadway and off-Broadway experience for the last ten years. Jon was part of the *Miss Saigon* Germany production where he played Thy. The role of Freddy Emsford Hill was given a new life by him in the US production of *My Fair Lady*. He was also part of the ensemble

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