

Of charmed lives

“Now is the winter of our discontent made glorious summer by this son of York.”

— William Shakespeare

IMMIGRANT LIVING: 101 AND BEYOND



MONETTE ADEVA MAGLAYA

HAVE you ever gone through a “winter of discontent” and wondered quietly if you could trade your life for someone else’s?

If you have, don’t flog yourself silly. You don’t even have to admit it to anyone else but yourself. It’s nothing more than a normal rite of passage that allows us to imagine what it would be like if we had someone else’s luck, genetic make-up, breaks, talent, connections, relations, education, intelligence, looks, skin color, pedigree and other x factors that are supposed to tip the scale in our favor and make us happy and fulfilled. In short, these refer to those things that allow us to live a charmed life and drive our fellow men mad with envy.

The discontent hits you when you’re feeling most vulnerable: when there’s not enough cash to tide you over until the next pay period; your job stinks; you’re going through an extended rough patch with your wife or husband or lover; your car needs an overhaul; your kid hit a schoolmate and you need to see the principal; your sister in the home country needs you to remit moolah fast, and lots of it, because your younger brother got into trouble and needs bail money. Everything sucks. Well, you get the picture of a gothic novel nobody wants to read. You want to scuttle everything and trade up to a charmed life. But would you, if you knew the real score behind those deceptive, airbrushed images of the charmed lives we see on TV and the rags we read?

We are sitting ducks open to negative suggestions we receive non-stop. We end up unhappy

and dissatisfied with who we are, what we have and our place in the universe. We’re too fat, too short, too poor, too old. We don’t make enough. We drive clunkers. Our clothes are passé. Our nose bridge needs a lift; the chest is too flat; hair is too thin; skin is too sallow; our eyes need to be lasered; our teeth need whitening; our ears stick out; our behinds, too saggy. Picture the word REJECT stamped on our pathetic, little foreheads if we were in a conveyor belt in an assembly line, as we head directly to the recycling bin unless we undergo a drastic make-over that will cost us plenty.

We look and read about the airbrushed lives of celebrities on the red carpet. We see them parading and preening in their Pradas, Jimmy Choos, or Blahnk shoes, sheathed in thousand dollar Versace and Vera Wang gowns with décolletage showcasing ample natural or shored up cleavages, their gravity-defying faces tight with botox or nipped and tucked by a surgeon’s scalpel and dripping in Harry Winston gems, escorted by equally gorgeous hunks dressed to the nines in their Armanis, as media people buzz around them like flies around honey. And we’re hoodwinked to the vision of charmed lives.

Imagine that God sees how unhappy you are, takes pity on you and he gives you access to His Celestial PowerBook, with a database cataloging the lives of the past, present and future of the five billion or so people that inhabit the world. He permits you to type in the name of the person you would like to exchange your life with. You discover surprising twists and turns of character and fate. You discover dirt that has been airbrushed or little dark secrets

edited out or given a new spin. You discover untold pain and suffering, the great equalizers, etched in every life.

That gorgeous, woman hiding behind a ready smile has a young daughter with cystic fibrosis and is going through a bitter divorce with a philandering husband. The good-looking guy you thought was a wife beater and is a closet pedophile cum sado-masochist. The distinguished couple you met who lacks for nothing, has a son languishing in jail. That tall, reed-thin Victoria’s Secret lingerie model suffers from bulimia. That hottie celebrity is a wife beater and is in rehab for serious addictions. You go through the entire universal data base frustrated and somewhat relieved to find out that your own life with all its warts, is just as bad or just as good as those of others and there’s no one you’d like to trade your life with, thank you very much.

In most cases, the life we have is the life we would choose all over again. We just need to realize that there’s always more to a story and an image than meet the eye. Packaging can be mere illusion. What you see is not necessarily what you get, ergo, the need to dig deep. We are all programmed to go through great lengths to put up a deceptive front to hide the truth—either goaded by ego or the instinct for self-preservation.

A self-respecting gardener winterizes the grass and preps it for the cold, dark days of winter to give it a fighting chance to survive and thrive in the spring and summer. We ought do the same thing and winterize the garden of our soul to keep it young and hopeful. I wish

I could say it’s easy. But like anything that is worthwhile, it takes time, patience, work, persistence and gumption. But we could start with something basic. Upon waking up each day, we can psyche ourselves up with an unflinching weapon of choice—PRAYER. Personalized and heartfelt, it is our instant

connection with the God of our being. These can merely be secular, positive affirmations of our own worth and place in this life or it can be the simple act of prayerful acceptance and thanksgiving for all that was, is and yet to come.

Chances are, you’re already living one heck of a charmed

life and you don’t even know it.

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ATTY. RAYMOND BULAON

A RECENT article in *USA Today* revealed that tens of thousands who have modified their mortgage loans are actually winding up with higher monthly payments. Why is this so? Isn’t reducing your payments to make them more affordable the whole purpose behind doing a loan modification?

At this point, it is not clear whether the above is likely to continue under Obama’s \$75 billion initiative to get lenders to reduce monthly payments for homeowners in trouble. The article goes on to say that currently, there are approximately 360,000 mortgage modifications in a three-month trial period and of course, there is no telling how many of these mortgage modifications will ultimately be successful. If you have applied for loan modification and you are currently in this three-month trial period, your modified payment will be more or less the same as the “trial period” amount. If you can’t even pay this amount, your mortgage modification may be a failure from the start because chances are that you will default again in the near future. In other words, the modification may have helped a bit, but it hasn’t really solved your problem because you still can’t afford the modified payments.

Unless banks are willing to reduce the principal balance, a lot of people realize that there is no way for them to keep their home. Unfortunately, principal reductions are rare. If you are filing for Chapter 13 bankruptcy, however, it may be possible to

Can a loan modification really help you?

convert your 2nd mortgage (if you have one) into an unsecured debt and do what’s called a “lien strip.” For example: If you owe \$450,000 on your first mortgage and another \$100,000 on your second mortgage, it may be possible to “strip off” your second mortgage if the property value is below the amount of the first mortgage, let’s say only \$400,000, in this example. The rationale behind a “strip off” is that although technically, your second mortgage is a

“secured” debt, it is in reality an “unsecured” loan because there is no equity in the property to secure it with. A bankruptcy attorney experienced in handling Chapter 13 bankruptcy cases will be able to explain this to you in more detail so that you can get a full explanation of how it works. My point is that if the only way you can keep your house is to reduce the principal and it is not possible to do it with a loan modification, Chapter 13 may be what you need if you have the above

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scenario.

A loan modification can take several forms. If you have an ARM (adjustable rate mortgage), your loan may be converted to a fixed-rate loan. However, if all you’ve been paying is “interest only” on your original loan, your monthly payments will increase (not decrease) once your loan is modified and the balance amortized over 30-40 years with principal plus interest payments. Some people are OK with this because eventually, they know that their payments will increase anyway once their ARM re-sets. If your loan is already a fixed-rate loan, a rate reduction is probably all you can get since, as I mentioned above, reducing principal is the modification of last resort for a lot of lenders. If you are seriously delinquent, in either case, all your late payments are included in the restructured loan. One thing to remember when doing a loan modification is to have an end result in mind

before even contacting your lender. Most homeowners are so confused about the whole process and a lot of them, I find, don’t even understand the terms of their current loan. If you are one of these people, you need professional help.

In some cases, loan modification may help you save your home but in others, it may be nothing more than a temporary solution. Bankruptcy can also be your best option if nothing else works. For a free consultation, call Toll-Free 1-866-477-7772 and we can help you explore all possibilities. We have offices in Glendale, Cerritos and West Covina.

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.

None of the information herein is intended to give legal advice for any specific situation.

(Advertising Supplement)

BARRISTER’S CORNER



ATTY. KENNETH URSUA REYES

MARRIAGE for many persons is the culmination of one’s life. Getting married signifies the beginning of a new phase in life, both socially and economically. For those persons who lack permanent residency in the United States and have married a United States citizen, marriage also presents an opportunity to obtain permanent residency. However, although the opportunity to obtain permanent residency arises in such situations, one must be aware of and comply with procedures in existence to obtain such status. Due to concerns that persons were becoming married to United States citizens merely to obtain permanent residence status, a two-step procedure under the Immigration Marriage Fraud Amendments of 1986 (IMFA) was set up to ensure such status was given to those only in marriages that are bona-fide and not entered into simply for immigration purposes.

Under step one of the procedure, if a person is petitioned by his/her US citizen spouse within 24 months after becoming married, that person is given only conditional permanent residence. Such conditional permanent residence status lasts for two years from the date on which it is granted.

Step two of the procedure involves the removal of the conditional label to permanent residence status. Removal of the conditional label is initiated by filing an I-751 Joint Petition

Obtaining permanent residence through marriage

to Remove Condition to Permanent Residence (“Joint Petition”). The Joint Petition provides an opportunity for the United States Citizenship and Immigration Services (“USCIS”) to inquire as to the legitimacy of the marriage after conditional permanent residence is granted. Accordingly, documentation evidencing that the marriage was entered into for bona-fide reasons should be submitted as part of the Joint Petition. The Joint Petition must be filed with the USCIS service center

in the 90 days immediately prior to the second anniversary of the granting of conditional permanent residence.

Typically, upon the filing of the Joint Petition, a one-year extension of the conditional permanent residence is granted. The extension affords the USCIS time to schedule an interview with the person seeking permanent residence, and to make a determination as to whether unconditional permanent residence will be granted for a ten-year period. In cases in which

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documentation submitted as part of the Joint Petition clearly show that the marriage is bona-fide and not merely for immigration purposes, INS may approve a Joint Petition without an interview.

The procedure described hereinabove applies in situations where the marriage has not been terminated. Often, the Joint Petition cannot be filed or approved because the marriage, although bona-fide when entered into, has been terminated. In such cases, the prospect of obtaining unconditional permanent residence status still remains. A waiver of the joint petition requirement may be sought in such cases. By Atty. Darrick Tan and Atty. Kenneth Reyes. Darrick Tan is an attorney with the Law Offices of Kenneth U. Reyes, P.C.

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