



SENATOR LEGARDA ON CITIZEN PINOY! Senator (and former broadcast journalist) Loren Legarda joins Atty Michael J. Gurfinkel, for a lively discussion on the rights and contributions of OFW's, their sacrifices, and the pain of being separated from their families. Be sure to watch this engaging and enlightening episode, where more of your immigration questions will also be answered. Citizen Pinoy - airs this Sunday, at 5:40 pm (PST) with a replay on Tuesday, at 11:35 pm (PST) on TFC. Citizen Pinoy also airs on ANC-US every Sunday at 1 am with replays on Sunday at 9 am and Thursday at 8 pm, all PST; and on ANC- Philippines every Sunday at 4 pm with a replay at 12 midnight on Monday and Friday at 11 am (Manila time).

IMMIGRATION CORNER



ATTY. MICHAEL GURFINKEL

THE US Customs and Border Protection (CBP) recently announced that it has trained more than 15,000 airline personnel in identifying counterfeit/fraudulent documents, imposter recognition, and travel document verification. (In other words, to spot fake/fraudulent visas). The purpose of this training is to reduce the numbers of improperly documented individuals who are boarding aircraft destined for the US.

In the past, people have tried a wide variety of tricks and schemes to enter the US without proper travel documentation. This would include photo-substituted passports, (containing legitimate visas, in someone else's name, but containing the photo of the person using the passport), fake green cards, fake ADIT (temporary) stamp in the passport, and the like. Under this program, airline employees would already be able to spot or identify such fraudulent travel documents or improper visas or green cards, such that the person would not even be allowed to board the plane to the US. Even if a person was "lucky enough" to fool the airline employees, he would still be inspected at the port of entry (airport) by CBP officers. The new program is an additional measure to stop passengers with fraudulent documentation from even getting on board the plane, thus avoiding "an airport to airport" expedited removal at the US airport.

If you are planning to go to the US, I would suggest you seek the advice of a reputable attorney, who can advise you on lawful and legitimate ways to enter the US. Under no circumstance should you use fraudulent or questionable documentation, not only because it is wrong, but is likely that you would be caught either at your departure airport or at the port of entry in the U.S. and face a possible lifetime ban from ever coming to the US.

Michael J. Gurfinkel is licensed, and an active member of the State Bar of California and New York. All immigration services are provided by,

CBP trains air carriers to spot fraudulent travel documents

or under the supervision of, an active member of the State Bar of California. Each case is different. The information contained herein (including testimonials, "Success Stories", endorsements and re-enactments) is of a general nature, and is not intended to apply to any particular case, and does not constitute a prediction, warranty, guarantee or legal advice regarding the outcome of your legal matter. No attorney-client relationship is, or shall be, established with any reader. Website: www.gurfinkel.com Call Toll free to schedule a consultation for anywhere in the US: (866) - GURFINKEL Four offices to serve you: LOS ANGELES - SAN FRANCISCO - NEW YORK - PHILIPPINES (Advertising Supplement)

IMMIGRANT LIVING: 101 AND BEYOND



MONETTE ADEVA MAGLAYA

(STORIES can teach, heal, entertain, remind and bring home a message with laser-like accuracy and oftentimes, with latent comment. They appeal to all ages. I like retelling the old classics. Like organic fruits and vegetables from an older gene pool, these stories come with neither manipulation nor artificial embellishments, and perhaps, are a good thing to chew on. Simple, organic, direct - these are the stories we remember. Here's another helping from a series of old classic tales, so appropriate to write about, today being April Fool's Day.)

LONG ago in the island of Crete, there lived a man named Daedalus, who was famed for his skills as an inventor. He worked for King Minos. Foremost among his many achievements was building the labyrinth in which the king kept the Minotaur, a fearsome, legendary beast who was half-man and half-bull that fed on human flesh. It was said that anyone who went into the labyrinth nev-

Hubris and the Folly of Youth

"The deepest definition of youth is life as yet untouched by tragedy."
—Alfred North Whitehead

er came out of it again because of its complex, undecipherable winding walls and corridors.

Daedalus was brilliant and this was a problem for the king. Although Daedalus had been giving the king great and loyal service all his life, Minos was deeply

They found out however that it was well nigh impossible to escape the island with the paranoid King Minos sending out an all points bulletin to his mindless minions. Minos' soldiers carefully searched every boat that left the island.

Father and son took cover in a remote cove along the shore hidden from the watchful eyes of Minos' soldiers while Daedalus figured out a way to escape. Watching the seagulls for hours soaring and diving for food on the shore, Daedalus was struck with the idea of flight as an escape route. He caught one bird and studied the structure and form

"Watching the seagulls for hours soaring and diving for food on the shore, Daedalus was struck with the idea of flight as an escape route. He caught one bird and studied the structure and form of its wings and after careful thought, decided to copy how a wing is made."

insecure and feared that Daedalus who was wise, celebrated and ingenious would, one day challenge him to become king. As a preemptive move, Minos imprisoned Daedalus and his son, Icarus in a prison tower. The king underestimated Daedalus, for one dark night, father and son escaped from their prison tower.

of its wings and after careful thought, decided to copy how a wing is made. He instructed Icarus to catch seagulls and pluck their feathers. When there were enough feathers, he sewed them together and used melted wax to bind the feathers on a wooden framework. He created the con-

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IMMIGRATION HIGHLIGHTS



ATTY. CRISPIN LOZANO

QUESTION: What are the advantages of hiring an attorney to do my loan modification?

Answer: Loan modification is a legal process. There are Federal and State laws such as Real Estate and Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA), law of contracts and other laws that govern the relationship between lender and homeowner. Only an attorney has the experience and preparation to protect your rights to keep your home and avoid foreclosure. Negotiation from a position of strength is what an attorney will do for you.

Question: What is the difference between an Attorney based Modification Companies and Law Offices?

Answer: The basic differences are: Attorney based modification companies cannot offer legal advice and do not have the ability to directly litigate.

The Law Office will immediately request the loan documents and proposal approved from the lender. Most banks will separate this proposal from every other including attorney based modification companies. The lender knows there is a direct threat of a lawsuit and will act accordingly. The Law Firm will get the fastest reaction from the bank.

Law Firm will be able to handle your foreclosure, deed in lieu of foreclosure, short sale or bankruptcy if necessary.

Protection from possible tax problems is better handled by an

Advantages of loan modification through an attorney

attorney.

Once the bank has filed a Notice of Default on the property, Loan Modification companies cannot collect a fee until the loan modification is complete under California Civil Code 2945. If a Notice of Default has not been filed, the Loan Modification companies cannot have you sign a contract and collect money without prior approval from the Department of Real Estate. However, Attorneys are exempt from these regulations because they are regulated by the State bar.

Attorneys must give personal consultation with the client upon request.

Question: Who may qualify to loan modification?

Answer: You may qualify if you have any of the following:

Your Mortgage Loan is substantially more than the value of your home.

Your loan is an Adjustable rate mortgage (ARM)

Your interest rate is too high.

You are in foreclosure or a Notice of Default has been filed.

You are having hardship in making payments or currently in default.

Question: What are the possible changes in the terms of the loan if modified?

Answer: The purpose of loan modification is to avoid foreclosure. Both the lender and the borrower want to avoid foreclosure. Depending on the bank and your particular situation the following are the possible but not guaranteed changes:

Reduction in interest rate from 3 percent to 5.5 percent.

Extended life of the loan from 30 to 40 years.

amount. Lowering of monthly payments.

Note: This is not a legal advice. You need to discuss your case to an attorney. Our Law Firm handles loan modification cases. We offer free consultation on loan modification cases only.

Immigration tip of the week

Last February 2009, we received an approval of an adjustment of status in Immigration Court for a client who entered the US by misrepresenting himself as married to another person not his wife. The Immigration Judge granted the waiver based on long residence in the US and hardship to the two United States citizen children.

We again have successfully obtained a waiver of fraud or misrepresentation in Immigration Court for a green card holder who entered as single but actually married.

Denied adjustment of status and Naturalization applications are now being sent to the Immigration Court.

Income tax filing is required in the proposed legalization. Individual Tax Identification Number (ITIN) can be used for filing tax returns and is required before bank accounts can be opened. Our office assists clients in obtaining ITIN.

Crispin Caday Lozano is an active member of the State Bar of California and he practice real estate and immigration law. He earned his Juris Doctor at Western State University in Fullerton, California. He is also a CPA and a licensed Real Estate Broker. His offices are located at 17057 Bellflower Blvd. Suite 205, Bellflower, CA 90706 and 1290 B Street, Suite 205, Hayward, California 94541 and at 777 N. First St., Suite 333, San Jose, CA 95112. You can contact him at telephone (562) 461-1355 and (510) 538-7188. (Advertising Supplement)

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