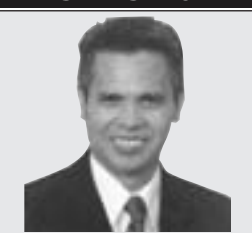


IMMIGRATION HIGHLIGHTS



ATTY. CRISPIN LOZANO

QUESTION: What can an attorney do in negotiating loan modification for my mortgage?

Answer: Consider the following:

Negotiation from a position of strength is what an attorney can do for you. If you do it yourself, the lender will dictate the terms of modification to your disadvantage. In my ten years of experience negotiating personal injury and other cases, you could get what you negotiate only if the other party knows that you will win in Court. To request a reduction in principal, I always recommend a loan audit and appraisal report to prove that there are violations in the lending process and the value of the property has gone down to its current value.

Lenders will not agree to a reduction in principal unless you can prove that the lender will lose more money by foreclosing the property. If the attorney can prove that there are violations in the lending process by

the broker or the lender, there is a good chance of reducing the principal rather than spend time and more money in litigation. The most important tool an attorney has is the threat of litigation.

Loan modification is a legal process. There are Federal and State laws such as Real Estate 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.

Question: How do I know that I am dealing with an attorney and not foreclosure consultants?

Answer: Under the rule of professional conduct by the State Bar of California, an attorney should:

- Have a face to face consultation with the client.
- All legal advice should be made by an attorney and not by foreclosure consultant.
- The attorney should communicate with the client on all legal aspect of the representation.

Question: What is the dif-

ference 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 can immediately request the loan documents and proposal approved from the lender. Most banks will separate the proposal from a law office 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.

A 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 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 Modi-

fication 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 of California.

Attorneys must give personal consultation with the client upon request.

Loan Modification News

For the last two weeks ending 5/09/09, the banks reported a total loan modification of 55,000 under the Obama plan. Hundreds of thousands of applications are in progress.

Note: This is not a legal advice. You need to talk to an attorney about your case. We offer free consultation on loan modification only.

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)

Crimes and immigration

LEGAL RIGHTS



ATTY. JOHNSON LAZARO

ONE of the most common ways for a lawful resident to be removed from the US is by committing a crime of moral turpitude (CMT). Hundreds of offenses qualify as "crimes involving moral turpitude," and even minor convictions have immigration impact. There are reliefs available but proceed with caution because this area of criminal and immigration law is enormously complicated.

One of the most common CMT is the offense of theft. Even shoplifting for a piece of bubble gum can get you convicted of theft. There are those who believe that a conviction for stealing something of minor value will not get you deported but the judge will have a different conclusion. The bottom line is don't think for one moment that having the "green card" in your pocket makes you safe against forced removal from the US. Everyday someone is going to secondary detention at the airport concerning past convictions. Don't be one of them.

Lawful residents who may have had brushes with the law in the past should talk to a lawyer before traveling abroad. Many immigrants are unknowingly dragged into immigration courts upon returning from a lovely vacation overseas. Upon their arrival, immigration officers at the port of entry are waiting to give them an unpleasant surprise—a notice to appear before the immigration judge. Consider this as a travel warning.

If you have to defend yourself in criminal court, you can some-

times avoid a harsh immigration penalty by carefully strategizing your criminal law defense. There are ways for criminal law attorneys to navigate the system to order to avoid a deportation. It helps if your attorney knows about the deportation process.

Even after your criminal court case, there are ways to avoid deportation. This may involve going back to criminal law court and having your conviction expunged or vacated. In a criminal proceeding, one must be aware of the immigration consequences before taking a plea. If the court did not make you aware of the possibility of deportation you may be able to get your judgment vacated. Once a conviction is expunged or vacated, Immigration can no longer hold you deportable for that crime.

There are many good and well meaning people who sometimes make mistakes concerning their immigration status. Not knowing the immigration consequences of certain crimes can get you removed from the US. But for those who are just "green card" holders, those mistakes could mean double trouble. After the criminal justice system completes adjudication of your case, immigration service may come in to try to throw you out of the country. Proper education and careful strategizing are keys to avoiding deportation.

Lazaro and Associates is a Filipino-owned law firm that handles civil litigation. The firm's offices are located in San Francisco, Fremont/Newark/Union City California, Makati City (Philippines). Telephone (415)278-9577. E-mail: Law@LazaroLaw.com. Website: www.LazaroLaw.com.

This article should not be taken as legal advice for any individual case or situation. The information is intended to be general and should not be relied upon for any specific situation. This is not meant to create a lawyer-client relationship.

(Advertising Supplement)

“If you have to defend yourself in criminal court, you can sometimes avoid a harsh immigration penalty by carefully strategizing your criminal law defense.”

What can an Attorney do in negotiating Loan Modification?

Calming your Dental Fear Factor

your concerns out in the open will let us adapt any treatments to your needs. In addition to open communication, try these tips too:

•Set aside a stress-free time for your appointment—don't try to squeeze it in between other meetings you're rushing to get to.

•Avoid taking any stimulants—coffee or cola for instance—before your appointment

When preparing for a dental procedure, let us know if you'd prefer to sit up or lie down in the chair. This often makes a big difference in people's comfort levels.

•Before we start anything let's also agree on a signal, such

as raising your hand, if you need to take a break.

•Feel free to bring a blanket from home, especially if you'll be in the office for an extended procedure. It may sound funny, but you'd be surprised at how comforting it can be.

•Bring an iPod or some other personal music device with your favorite tunes to distract you from the noise of the office.

•Use deep breathing exercises, or relaxation techniques like those taught in yoga.

Some patients steer clear of the dentist because they think we might chastise them for neglecting their mouths for so long. If you fear my reaction to

the condition of your teeth and gums, please relax. My job isn't to judge you and your dental history, it's to bring your mouth back to health and to restore your smile. And believe me your smile can be fixed, no matter how bad you think it is!

Dr. Librada C. Yamat is a Family Dentist specializing in Cosmetic Dentistry. She has been practicing since 1992 in her Daly City office located at 187 Southgate Ave. (650) 991-2832. Recently, Dr. Yamat opened another dental office in San Bruno (1001 San Bruno Ave., Tel. No. (650) 873-4740). She is president of the MCU Dental Alumni Association and former president of the American Federation of Filipino Dental Practitioners.

(Advertising Supplement)

DENTIST'S CORNER



DR. LIBRADA C. YAMAT

If the mere thought of visiting a dentist causes your heart to pound and your palms to sweat, rest assured you're not alone.

There are no hard statistics on it, but it's estimated that millions of North Americans are so fearful of going to the dentist that they simply don't go. And of course, the trouble with dental problems is that they don't go away if you ignore them.

We encourage you to share your anxieties with us. Getting

'Citizen Pinoy' returns to Manila this June!

PAGE B3

com or, from the Philippines, call (011)(632)894-0239 or (011)(632)894-0258.

Let your friends and relatives in the Philippines know, so they can join Attorney Gurfinke, along with several "surprise" celebrity co-hosts, at the live taping. This is definitely another golden opportunity for "kapamilya" and their loved ones back in the Philippines to express their concerns and ask their questions regarding US immigration.

Citizen Pinoy is made possible with the support of our

sponsors, who are committed to giving back to the Filipino community: *Asian Journal*—with circulation in Northern and Southern California, Nevada, and in the East Coast; and Arko Foods, the oldest Filipino store in Glendale. *Citizen Pinoy* is also supported by ABS-CBN Global's key product offerings: Star Kargo, Starry Starry Store, ABS-CBN Telecom and TFCDirect.

Informative. Entertaining. Inspiring. Let your family and friends who have immigration concerns back in the

Philippines know to reserve their seats now and be there when *Citizen Pinoy* returns to Manila on June 21 (Sunday) at the ABS-CBN Studio 1 in Quezon City.

Citizen Pinoy—airs every Sunday, at 5:40 pm (PST) with a replay on Wednesday, at 12:15am (PST) on TFC. CITIZEN PINOY also airs on ANC-US every Sunday at 12am with replays on Sunday at 8am and Thursday at 7pm, all PST; and on ANC- Philippines every Sunday at 4pm with a replay at 12am every Monday. ■

Getting Things Done: A Redux

PAGE B3

feel that it is beneath them to roll up their sleeves and work on the nitty-gritty themselves. God is in the details. So is the devil.

Planning helps you to see the goal very clearly. Planning makes it possible to signal your intentions to others so adjustments can be made in the early stages of the project. In freeway driving, it is not only courteous to signal your intention when changing lanes to let other drivers either speed up or slow down to make room for your move, it is the safe and prudent thing to do. Planning, like your left and right turn signals on your car, is a communication tool that gets feedback from within the team.

Henry Ford, who had a hand in perfecting the assembly line production technique once said, "Nothing is particularly hard if you divide it into small jobs." As you flesh out the details of a project, the number of sub-tasks and the sequence with which these smaller tasks need to be done becomes clearer. Assigning who does what further breaks down the job to smaller and manageable bite sizes. Of course as the overseer, your task is to monitor progress of each component of the project and see that each one contributes to the overall goal.

Inspect what you expect. Never assume. Ultimately, the value of planning brings you full circle as it helps you stay focused on the goal and get the job done on time and within budget. Getting things done and looking back at a job well done is gratifying for it somehow validates your self-worth.

Here's a caveat. Lest we think that planning is foolproof, remember that "The best laid plans of mice and men often go awry." Even with all the seemingly perfect planning that brainiac scientists at NASA do and even with the use of cutting edge technology, the agency still experiences monumental failures—sometimes.

Things may not work out as planned. Consider the recent tragedy of the Air France plane crash over the Atlantic where no one survived. All told, 228 lives were lost. That flight was the result of expert plans that worked over and over in the past. It will be some time before aviation experts figure out exactly what went wrong on what could have been a routine flight from Rio de Janeiro to Paris. They say a small Airbus part, called the Pitot tube responsible for reading the plane's speed iced up and malfunctioned giving wrong readings of air speeds, as it flew directly into the belly of a severe thunderstorm and was never

heard from again as it broke apart and plunged to the Atlantic. Sometimes you wonder if given all the sophisticated modern technology at our disposal, we should still have the option of a manual override for human operators of machines thrust in dire emergency conditions.

There are absolutely no guarantees that something will work out because of a great plan. Man proposes, God disposes. There will be curve balls thrown in our path. When things don't work out as planned, try to accept it. Perhaps, there is a much better plan from a higher frequency and perspective. This is when you go deep inside and plumb the depths of your being and ask for the inner strength to accept things humbly. For the most part however, it has been proven that unless mighty cosmic forces are conspiring against something from happening, chances are stacked heavily towards transforming an idea to reality because of the simple act of planning and tenaciously working the plan.

Note 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 ALL WHO HAVE SENT FEEDBACK.

JOIN OUR TEAM

SEAFOOD CITY

SUPERMARKET

One of the established and prestigious Filipino/Asian retail business chains in the US needs to fill up the following full-time positions for our soon to open store in CONCORD, NORTHERN CALIFORNIA

MANAGEMENT TRAINEES

We are looking for qualified individuals to be trained for Store management positions. Retail experience is an advantage. They must be people oriented; enjoys interacting with others; able to work as part of a team and has leadership qualities to manage and mobilize a group of people to achieve assigned goals. They must have a positive attitude; are energetic, enthusiastic and optimistic. Successful applicants will be trained in all aspects of grocery and fresh food operations; be able to lift up to 50 lbs. and must be willing to work long hours in a standing position.

SUPERVISORY TRAINEES

We are looking for candidates willing to be trained in specific areas of Store Operations such as grocery, seafood, meat, produce and front end departments. They must be self starters and people oriented; should be "hands on;" with good people skills and able to support and lead a team of 10-20 people. Candidates should possess excellent time management and organizational skills; must be able to lift up to 50 lbs. and work for long hours in a standing position.

OTHER POSITIONS AVAILABLE

We are also looking for Cashiers, Stockers, Butchers, Meat Slicers, Fish Cleaners, Merchandisers, a Receiver and Utility personnel. For these positions, candidates must possess good customer service skills; can work long hours in a standing position; are fast workers and can lift up to 50 lbs.

For all positions, successful applicants will be trained in one of our Northern California stores.

Please e-mail your resume to
hrdepartment@seafoodcity.com
 and indicate "FOR CONCORD" in the subject line.