

IMMIGRATION HIGHLIGHTS



ATTY. CRISPIN LOZANO

Can entry to the US using a different name be waived?

21, 2000 and an immigrant petition or labor certification must have been filed for the alien on or before April 30, 2001.

The alien is not inadmissible. If she is inadmissible, there must be a waiver of inadmissibility approved.

Application of the Law to Rhea's case: In this case, the first requirement is satisfied because she married a US citizen and a visa is immediately available for her as the spouse. Since she entered the US under a different name, she is not qualified under the normal law of adjustment of status. She will need to file under Sec. 245(i). She qualified under Sec. 245(i) because she is present in the United States on December 21, 2000 and there was an immigrant petition filed on her behalf before April 30, 2001. Under the third requirement, Rhea is inadmissible because she entered under a different name and this is considered a misrepresentation. She will need to apply for a waiver of inadmissibility to be approved for adjustment of status.

Question: How can Rhea apply for waiver of inadmissibility?

Answer: Rhea will need to file an I-601 waiver and prove that it will be an extreme hardship to

her US citizen spouse if her application for adjustment of status is denied.

Question: What should an alien who entered using a different name do to solve their problem?

Answer: The first step is to consult with an immigration attorney who has experienced in this type of cases.

Note: This is not a legal advice.

Hot news of the week

We again have successfully obtained a waiver of fraud or misrepresentation in Immigration Court for a green card holder who entered as single but is actually married. The green card holder who has been in the United States for 17 years has a mother who is a US citizen.

We have just received approval from Administrative Appeals Office of I-601 Waiver. The applicant entered with an assumed name but she has a US citizen spouse and a US citizen child. The I-601 waiver application was initially denied by the USCIS District Office but the denial was reversed on appeal. She now has received her green card.

Green cards without expiration date should be renewed. They have the alternative of applying for naturalization. Please call our

office for questions about renewing green cards.

Tips of the week

Waiver for misrepresentation at the time of entry (entered as single but is actually married) may be waived if you have a parent, spouse, son or daughter who is a US citizen or lawful permanent resident. Once approved you may be eligible for naturalization. You should apply now before your personal situation or the law is changed.

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 specializes in immigration law. He earned his Juris Doctor at Western State University in Fullerton, California. 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)

MINDING YOUR FINANCES



ATTY. RAYMOND BULAON

Should you file for bankruptcy?

FILING bankruptcy is a personal decision that should be taken seriously. Whether or not it is necessary for you to file will depend on the amount of your debts and your ability to meet your financial obligations as they come due. Technically, you are already deemed bankrupt or insolvent when you are unable to pay your ongoing debt obligations and/or if your total liabilities exceed your total assets. Thus, before you even file, you are most likely already "bankrupt" within the definition of the word. What you need to do is to "declare" bankruptcy by filing a court petition to get you the relief that you need. Relief means getting your debts wiped out as in Chapter 7 bankruptcy or getting your debts consolidated into a lower payment as in Chapter 13.

Being harassed by creditors can be nerve-racking for a lot of people. This can cause a lot of sleepless nights, worry and stress. Sometimes, marriages fall apart and business relationships are broken. A fresh start may be all that you need in order to start all over again and rebuild your credit. After all, life is not perfect and most of us, at one time or another, will face a financial crisis that is beyond our ability to control. Just take a look at what is going on with this country at the moment. Even countries can face difficult financial times and unless emergency measures are taken (such as the recent federal bail out), things can continue to get worse before they get better.

Filing for bankruptcy relief can give you some breathing room so that you can feel human again and you can stop the creditors beating on your door. There is nothing shameful about it. It is a remedy provided by law to honest debtors who need a break so they can start a new life. Isn't this what you need- start a new life? The decision as to whether and when to file a bankruptcy petition must be based on your individual situation. Sometimes there are a

number of strategies for handling debt that can help you avoid filing bankruptcy at all. For example, creditors may be willing to settle or compromise or work out some type of payment arrangement. If you are in foreclosure, the lender may be willing to modify your loan or give you a repayment plan so you can catch up on the delinquent payments and bring your account current. If you are snowed under by credit card debt, credit card companies may temporarily reduce your payments and waive late payment penalties.

You can't bury your head in the sand and pretend that your debt problems don't exist because sooner or later, you will need to face your creditors. So what you need to do is to become more pro-active and find out what your options are before things go from bad to worse. In finding a solution, beware of so-called "debt consolidation or debt settlement" companies who promise to help you pay your debts without explaining to you in detail how their program works and the fact that you may be sued directly by creditors if the debts are not worked out or settled before legal action is taken. A lot of people who come to me for help have tried some of these programs and they tell me that they had no idea what they were getting into when they signed up and they simply did so because they were desperate. But instead of making things better, they made their situation worse than when they first started and ended up wasting a lot of time and money.

Should you file for bankruptcy? Is this the best option for you or are there ways to avoid bankruptcy? Let us evaluate your situation at no charge. For a free 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 more than 4,000 clients in finding solutions to debt problems. To schedule a free attorney consultation, please call Ray Bulaon Law Offices at TOLL FREE 1-866-477-7772. (Advertising Supplement)

American Airlines takes major fleet renewal step by announcing plans to acquire Boeing 787-9 dreamliners

FORT WORTH, Texas - American Airlines, Inc., a wholly-owned subsidiary of AMR Corporation (NYSE: AMR), announced today that it has entered into a purchase agreement with Boeing (NYSE: BAI) under which American intends to acquire an initial 42 Boeing 787-9 Dreamliners scheduled for delivery beginning in 2012 and ending in 2018, with the right to purchase up to 58 additional 787s that may be scheduled for delivery beginning in 2015 and ending in 2020. The purchase of the initial 42 787-9 aircraft is subject to certain contingency provisions, as more fully described below.

AMR Chairman and CEO Gerard Arpey said the agreement to purchase 787 Dreamliners is the latest example of the Company's efforts to build a successful, competitive airline for the long-term while continuing to work to overcome the many immediate challenges facing the entire airline industry. Arpey said the agreement would support American's wide-body replacement efforts

as well as the international growth that is expected after American, British Airways, and Iberia achieve antitrust immunity and implement a joint business agreement for flights between North America and Europe. The airlines have an application for antitrust immunity pending with the U.S. Department of Transportation. (For more information about American's application for antitrust immunity, visit www.moretravelchoices.com.)

"Even as we battle the challenges of volatile and historically high fuel prices and serious economic uncertainty, we must continue to prudently invest in our Company for the long-term benefit of our shareholders, customers, employees and the communities we serve," Arpey said. "The 787 will help reduce our fuel and maintenance costs, lessen our environmental impact, and support our goal of providing industry-leading products and services over the long haul. Fortunately, our agreement with Boeing, our long-time partner, allows for significant flexibility to manage our fleet replacement and growth

plans in the way that best meets all of our stakeholders' interests."

"American has been a valued and enduring Boeing partner for many years. Its selection of the Boeing 787 Dreamliner for fleet replacement and renewal represents strong validation of the 787's advanced technology and superior operating economics, especially in light of high fuel prices and the need for more environmentally progressive airplanes," said Ray Conner, Vice President Sales, Boeing Commercial Airplanes.

The 787 Dreamliner will offer passengers a better flying experience and provides airline operators greater efficiency, Conner added.

According to Boeing, the technologically advanced 787 will use 20 percent less fuel than today's airplanes of comparable size, provide airlines with up to 45 percent more cargo revenue capacity, and present passengers with innovations including a new interior environment with enhanced air filtration, larger windows, more stowage space,

1 TOYOTA VOLUME DEALER IN THE UNITED STATES FOR 40 CONSECUTIVE YEARS. THERE MUST BE A REASON!

We are proud to celebrate
THANKSGIVING

Great Selection, Great Service, Great People, Everyday.
Why Go Anywhere Else?

LONGO TOYOTA
A PENSKE COMPANY

3534 N. Peck Road • El Monte • (800) 617-4516

longotoyota.com

Law Offices Of LARRY BAUTISTA YANG

BANKRUPTCY

WE ARE A DEBT RELIEF AGENCY. WE REPRESENT DEBTORS IN CHAPTER 7, 13, 11 AND 12 OF THE NEW BANKRUPTCY LAW. THIS INCLUDES RELIEF FROM MORTGAGE PAYMENT DEFAULTS AND PRE-FORECLOSURE RELIEF FOR RESIDENCES AND OTHER REAL ESTATE PROPERTIES.

28th Year in Law Practice

Let Me Help You Wipe Out Debt & Obtain A Fresh Start

THOUSANDS OF SUCCESSFUL CASES IN LA, ORANGE, RIVERSIDE, SAN BERNARDINO, VENTURA & SAN DIEGO COUNTIES • CHAPTER 7, 11, 12 & 13 SAME DAY EMERGENCY FILING AVAILABLE

Have you mortgaged your grandchildren to Mastercard and Visa? Snowed under by a mountain of debt? Worried about losing your home and car? Call me immediately today! Yes, I speak Tagalog. No, I won't charge you for consultation. I can help you keep your home, car and other personal properties.

I look forward to help you: discharge debts; stop foreclosures; wage garnishments; stop harassments from collectors; stop repossessions; re-establish credit. Inquiries about personal injury, immigration and divorce also welcome.

- U. S. IMMIGRATION
- DIVORCE & FAMILY LAW
- CIVIL, BUSINESS & REAL ESTATE LITIGATION & TRIALS

Filipino Po Tayo. Free Consultation. Weekend & Evening Appointments Available.

Call our office for appointment (626) 284-1142 and ask for Angie or Jess. Atty. Yang will personally interview you

**1000 S. Fremont Ave., Building A-1, Suite 1125
Unit 58, Alhambra, CA 91803**