

From: Rafael Burgos <rburgos63@gmail.com>
Sent: Saturday, August 25, 2012 7:14 PM
To: Eminent Domain OGC
Subject: The program could benefit the public "by stimulating the economy."
Attachments: WHAT IS DHARMA FOUNDATION.doc

Potential losers are the investors in mortgage-backed securities - typically pension, mutual and hedge funds - whose loans are taken.

Suppose a homeowner owes \$300,000 on a home now worth \$200,000. The city seizes the loan and pays the current mortgage holders \$170,000. This price assumes a large number of severely underwater homeowners will ultimately default.

The city, which now owns the loan, writes down the balance to \$190,000. Now instead of being underwater, the borrower has \$10,000 in equity. He gets a new loan for \$190,000, which pays off the \$170,000, with \$20,000 left over for the city to share with its investors and pay expenses.

Whether \$170,000 is a fair price depends on whether the borrower would have defaulted on the loan or continued to pay it.

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WHAT IS DHARMA FOUNDATION

Spain Dharma Foundation is a development Non-Profit organization with registration on the Spanish Ministry of Education, number 03-0070 by Ministerial Order of December 30, 2002, Entity registered in the Register of Non-Profit Organization of the Spanish Agency of International Cooperation, Ministry of Foreign Affairs and Cooperation. Entered in the register of Holders of Social Action and Registration and Operation Permit Services and Social Action Centers in the Ministry of Social Security of the Generalitat Valencia CIF number 2698 CIF G53727590

Dharma Foundation in India is known as Live Food for Vrindavan is present in 11 countries, has a center for 2,000 students in India and a new college in their country. In collaboration with teachers from around the world developed the first online university free to low-income students at risk of social exclusion. Through the establishment of the Euro-American International University Group (collaboration by the Dharma Foundation of Spain and the International University of Panama) to be Official Representative for Europe International University is an online and onsite private institution of higher education in Panama, founded on 27 March 2000 and officially accredited and approved in the Republic of Panama through Executive Decree No. 225 of 29 May 2003, signed by the President and the Minister of Education, degrees and diplomas are recognized by the Panamanian State and all States signatories to the Agreement "Andres Bello" (23 countries of America), including Argentina, Bolivia, Brazil, Colombia, Costa Rica, Chile, Ecuador, El Salvador, Guatemala, Haiti, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, Dominican Republic, Uruguay, Venezuela and the United States and Spain as

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Carretera Monóvar Novelda Km 7. 03640 Monovar.. Tlf. 902056506 Fax 902056507.
E-mail fundación@fundacion-dharma.edu.es



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observers. Moreover, being a university officially created and supervised by

the Panamanian State, their titles are also recognized by the International Business by UNESCO and the governments and the best universities in America, Europe and Asia.

In this important work we are bringing together a consortium of universities and colleges committed to social work of the Dharma Foundation and International University and its educational institutions, which operate together under the name Euro-American International Group-International University and the Ecole Superieure Internationale de Bruxelles. All courses taught are also accredited by the University Serrana and The Higher Education Center Maria Serrana from Paraguay, Bolivia Cosmos University, Union University Bolivariana, Universidad Nacional del Oriente, Universidad Sergio Bernales of Perú, Polytechnic University Atlantic Coast of Colombia. Offered in online and onsite free studies for thousands of students in developing countries and seeks the formation of Hispanic immigrants out of their countries from primary education, vocational training and higher education.

Euro American International University has based its own facilities in Spain, Panamá and India from where it takes years of primary and secondary, higher education and vocational training for disadvantaged groups. Also, it promotes the achievement of scholarship and provides advice for entering students in Spanish universities in Latin America. It also is implementing specific training initiatives for Hispanic immigrants in Spain who is offering the opportunity to complete the studies left unfinished in their countries of origin. It represents a unique educational initiative that is developed in collaboration with the UNESCO

Cathedra in Education for Peace and International Understanding as a partner

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school in Spain and official representative of the Cathedra and is a unique educational hope to thousands of students worldwide.

TRAINING OPTIONS FOR HISPANICS

Dharma Foundation in collaboration with the government of Madrid has developed training programs for immigrants who are financed by the Government and the Foundation. Immigrants receive training in specific areas that allow them to have access to labor market niches more easily. Also we made the campaign "Hispanic like You" which was sponsored by the Organization of American States OAS, to promote the social integration of immigrant school children in Spanish schools.

The result of this work for Hispanics, our teachers could see how this group had serious educational deficiencies, mainly because most of them had reached the rank of High School. This dramatically slowed the ability to seek better employment and higher education in order to continue, both in the occupational field and in the university level. Thus emerge the need to create an innovative program that would allow this group to obtain the High School in the shortest time possible, an affordable and easy way to not interrupt their work. Also many students, children of Hispanics drop out of school and are 15 or 16 years no man's land, which in Spain is known as a generation "nini" this is youth who are neither studying nor working. The shortage of training programs for adults and not taking into account, most of these programs, the learning difficulties that these groups have suffered, make the most of them were deferred from a



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vicious circle of lack of training, low self-esteem, poor employment and ultimately crime.

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Fundación Dharma*

Once our teachers found the problem went looking for an educational alternative that would allow this group, which also included a young Spanish school failure, to achieve sufficient education to enable them to regain their self-esteem and seek better employment options and training. For all develop together with our university group, two unique initiatives, such as "The International Institute of the Pacific" and "Euro-American Institute", both with full recognition of the Ministry of Education of Panama and both its operating license online 100 % semi-face. The first of which is dedicated to offer Primary, Secondary and High School accelerated and the second to tertiary education or higher professional training. We are the only educational institution which provides a time of 6 months to get the full High Scholl completely online and allows students to perform comfortably and with content specially adapted, completing their general education and their opens the door to membership in the military, to university curricula or vocational training. Our degree is fully valid in Spain, whose Ministry of Education approved high school studies in Panama and throughout the Latin American continent by the Andres Bello agreement. Therefore, any immigrant or student of any nationality can consider us your high school and is fully valid in any country. The titles are issued jointly by the International Pacific and the Ministry of Education of Panama.

Dharma Foundation in USA (implementation)

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Our Foundation, as part of its extension in various countries, is now creating a permanent seat in the United States of America to bring our educational programs to the Hispanic minority and help them attain their educational qualifications, as they are already getting Hispanics in other European countries and the world. Therefore we believe would be useful to have a strategic partner within the field of communication, education, etc ... to help us implement and raise awareness of our educational project, which today is the only one that can reduce quickly the statistics of school failure among adults. Initiatives undertaken by the White House that we show very clearly the growing concern and interest to the Administration in promoting initiatives that help the largest minority in the country, leaving the caboose of education.

The first and most obvious difficulty with that is an immigrant, is the language. Not the same learning a language for everyday use, at work or on the street than to have to study and memorize the foreign language in another tongue. This is a sure cause of school failure, and the older the student, will present greater difficulty. So our proposal is to offer studies in Spanish, both the High School as any other level, eliminating the main barriers that hinder learning. Second, offer intensive English courses so that together with education in Spanish, to receive the tool of language that makes them indispensable in the hosting country and obviously, as it cannot be otherwise, is English . In this way we integrate the dual purpose of not marginalize, to support education with the adaptation to a new country and a different linguistic reality. Simultaneously the Spaniard is getting the two basic tools to be integrated in the society: language and education.



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Today, there are not many educational institutions that have experience in dealing with our Foundation groups at risk of social exclusion. In India we are pioneers in providing education to street children, more than 2000 of them are trained in our schools, and in Spain and Europe we are implementing our training programs with the Government Immigration Counseling Community of Madrid. All this experience is that we serve the Hispanic community in the United States and we offer the institutions involved in seeking solutions to this problem, to do our work in an area largely dominated. All our programs are designed by doctors and psychologists in education, optimizing resources and lowering costs to such an extent that it is unlikely that anyone could be removed from the program for its price, as the Dharma Foundation grant to 50% of the cost of training to all low-income students may go up 100% in many cases.

ACTIVITIES TO BE DEVELOPED IN MEXICO

With the recent establishment of the Dharma Foundation in Mexico, we intend to carry out educational activities and training aimed at groups at risk of social exclusion within the nation and provide a platform from Mexican soil migrant aid for further education wherever you are, and that from his place of residence, we can assist in education and provide scholarships and that can help your family in Mexico to study. Also we intend to offer advice and guidance upon repatriation work and business partner to return to his country place in the best condition and the efforts of years of separation from their own, bear fruit in a life project, which seek the social cohesion of the family and work in contributing to the enrichment of the nation contributing its experience as a skilled worker and



entrepreneur, animating and encouraging the creation of sustainable business projects that allow more wealth to the country. Based on the household in rural areas, efforts are made through the formation of women's social development and the most deprived areas through education in schools curriculum tailored to the specific circumstances of children negligible, we seek social change providing the tools and development knowledge to future generations, who are really that can later withdraw their communities behind. Using as the migrant community support and undertaking business activities related to education in rural schools develop the model we have tested over twenty years in India.