

January 17, 2012

1 DEPARTMENT OF REAL ESTATE
2 P. O. Box 187000
3 Sacramento, CA 95818-7000
4 Telephone: (916) 227-0789

DEPARTMENT OF REAL ESTATE

By 

8 **BEFORE THE DEPARTMENT OF REAL ESTATE**
9 **STATE OF CALIFORNIA**

10 * * *

11 In the Matter of the Bar Order of:)	NO. H-2701 FR
)	
12 MARY MARGARET DELVECCHIO,)	<u>BAR ORDER</u>
)	(B&P Code § 10087)
13)	
14 _____)	
Respondent.)	

15 TO: MARY MARGARET DELVECCHIO (Respondent)
16 1331 N. Winery Ave.
17 Fresno, CA 93727

18 Pursuant to Section 10087(b) of the California Business and Professions Code
19 (hereinafter "the Code"), you, Respondent, failed to request a hearing in writing within fifteen
20 (15) days of service of the *Preliminary Bar Order and Notice of Intention to Issue Final Bar*
21 *Order*, filed and served upon you on December 21, 2011, pursuant to the authority granted the
22 Commissioner under Section 10087 of the Code. After review and consideration of the relevant
23 facts herein, the Commissioner makes the following Findings of Facts and Conclusions of Law:

24 FINDINGS OF FACT

25 1. On or about June 24, 2011, in the Superior Court of the State of
26 California, County of Santa Clara, Case Number LA 065902, you were convicted of violating
27

1 Sections 2945.4(g)/2945.7 of the California Civil Code (Induce Another to Enter Unlawful
2 Contract), a felony and Section 6126(a) of the California Business and Professions Code
3 (Unauthorized Practice of Law), a misdemeanor, both which bear a substantial relationship
4 Section 2910, Title 10, California Code of Regulations to the qualifications, functions, or duties
5 of a real estate licensee and constitutes grounds under Sections 490 and 10177(b) of the Code for
6 suspension or revocation of all licenses and license rights of Respondent under Part 1 of Division
7 4 of the Business and Professions Code (Real Estate Law).

8 2. Your conviction involved an unlawful act with the intent of conferring a
9 financial or economic benefit upon yourself, in that you knowingly misrepresented that you were
10 an attorney, created false contracts and correspondence and profited from fees paid by clients for
11 loan modification service.

12 3. By taking fees from at least twenty-one (21) victims for loan modification
13 services that you did not intend to, nor did perform, you caused material damage to the public.

14 CONCLUSIONS OF LAW

15 Based on the findings set forth above in Paragraphs 1 through 3, the
16 Commissioner determines that you have been convicted of an offense reasonably related to the
17 qualifications, functions, or duties of a person engaged in the real estate business in accordance
18 with the provisions of this the Real Estate Law.

19 BAR ORDER

20 NOW, THEREFORE, IT IS ORDERED, pursuant to the authority of Sections
21 10086 and 10087 of the Code, you, MARY MARGARET DELVECCHIO, are hereby barred and
22 prohibited for a period of thirty-six (36) months from the effective date of this Bar Order, from
23 engaging in any of the following activities in the State of California:

24 (A) Holding any position of employment, management, or control in a real
25 estate business;

26 (B) Participating in any business activity of a real estate salesperson or a real
27 estate broker;

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(C) Engaging in any real estate related business activity on the premises where a real estate salesperson or real estate broker is conducting business; and, participating in any real estate related business activity of a finance lender, residential mortgage lender, bank, credit union, escrow company, title company, or underwritten title company.

(D) Participating in any real estate related business activity of a finance lender, residential mortgage lender, bank, credit union, escrow company, title company, or underwritten title company.

THIS BAR ORDER IS EFFECTIVE IMMEDIATELY.

IT IS SO ORDERED 1/17/12

BARBARA J. BIGBY
Acting Real Estate Commissioner

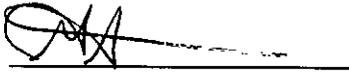


FILED

December 21, 2011

1 DEPARTMENT OF REAL ESTATE
2 P. O. Box 187000
3 Sacramento, CA 95818-7000
4 Telephone: (916) 227-0789

DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of:)	NO. H-2701 FR
)	
)	<u>PRELIMINARY BAR ORDER</u>
12 MARY MARGARET DELVECCHIO,)	<u>AND NOTICE OF INTENTION</u>
)	<u>TO ISSUE FINAL BAR ORDER</u>
13 Respondent.)	
)	

15
16 TO: MARY MARGARET DELVECCHIO (Respondent)
17 1330 N. Winery Avenue
Fresno, CA 93727

18 Pursuant to Section 10087 of the California Business and Professions Code
19 (Code), you, Respondent, are hereby notified of the intention of the California Real Estate
20 Commissioner (Commissioner) to issue a Bar Order pursuant to Section 10087(a)(2) of the Code
21 on the following grounds:

22 On or about June 24, 2011, in the Superior Court of the State of California,
23 County of Santa Clara, Case Number LA 065902, Respondent was convicted of violating
24 Sections 2945.4(g)/2945.7 of the California Civil Code (Induce Another to Enter Unlawful
25 Contract), a felony and Section 6126(a) of the California Business and Professions Code
26 (Unauthorized Practice of Law), a misdemeanor, both crimes which bear a substantial
27 relationship Section 2910, Title 10, California Code of Regulations to the qualifications,

1 functions, or duties of a real estate licensee and constituted grounds under Sections 490 and
2 10177(b) of the Code for suspension or revocation of all licenses and license rights of
3 Respondent under Part 1 of Division 4 of the Business and Professions Code (Real Estate Law).

4 The events and circumstances leading to the conviction set fourth above are that
5 Respondent knowingly participated in an illegal scheme to set up a business to take money from
6 clients for loan modifications, held herself out as a law firm by misappropriating letterhead and
7 identification from a law firm, created a limited liability company called Legal Support Services
8 and misrepresented that it was affiliated with a law firm on a website, created contracts and
9 represented that they were drafted by attorneys and induced clients so sign the same, created false
10 correspondence to lead clients to believe that they had received a loan modification, and took
11 fees from at least twenty-one (21) victims without performing any service for them, with the
12 intent of conferring a financial or economic benefit upon the perpetrator or with the intent or
13 threat of doing substantial injury to the person or property of another.

14 On or about November 23, 2011, the Department filed its Accusation, in
15 Department Case Number H- 2694 FR, seeking discipline against the real estate salesperson
16 license issued to MARY MARGARET DELVECCHIO, for the convictions identified above.

17 Please take notice that the Commissioner seeks to bar and prohibit you for a
18 period of thirty-six (36) months from the effective date of Bar Order from engaging in any of the
19 following activities in the State of California:

20 (A) Holding any position of employment, management, or control in a real
21 estate business;

22 (B) Participating in any business activity of a real estate salesperson or a real
23 estate broker;

24 (C) Engaging in any real estate related business activity on the premises where
25 a real estate salesperson or real estate broker is conducting business; and,

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(D) Participating in any real estate related business activity of a finance lender, residential mortgage lender, bank, credit union, escrow company, title company, or underwritten title company.

NOTICE OF RIGHT AND OPPORTUNITY FOR A HEARING

Pursuant to Section 10087 of the Code, you have the right to request a hearing under the California Administrative Procedure Act (Chapter 4.5 – commencing with Section 11400 of the Government Code). If you desire a hearing, you must submit a written request within fifteen (15) days after the mailing or service of this “Notice of Intention to Issue Bar Order.” The request may be in any form provided it is in writing, includes your current return address, and indicates that you want a hearing, is signed by you or on your behalf, and is delivered or mailed to the Department of Real Estate, P. O. Box 187007, Sacramento, California, 95818-7007, Attention Legal Section, or is delivered personally to the offices of the Department of Real Estate, 2201 Broadway, Sacramento, California.

If no hearing is requested within said fifteen (15) days time period, your failure to request a hearing shall constitute a waiver of the right to a hearing.

YOU ARE IMMEDIATELY PROHIBITED FROM ENGAGING IN ANY BUSINESS ACTIVITY INVOLVING REAL ESTATE THAT IS SUBJECT TO REGULATION UNDER THE REAL ESTATE LAW.

It is so ordered on this 16th day of December, 2011

BARBARA J. BIGBY
Acting Real Estate Commissioner

