FILED

DEPARTMENT OF REAL ESTATE
P. O. Box 187000
Sacramento, CA 95818-7000

Telephone: (916) 227-0789

January 17, 2012

DEPARTMENT OF REAL ESTATE

By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

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|---|---|---|
| In the Matter of the Bar Order of: | ) | NO. H-2701 FR |
| | ) | |
| MARY MARGARET DELVECCHIO, | ) | BAR ORDER |
| | ) | (B&P Code § 10087) |
| | ) | |
| Respondent. | ) | |

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

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

FINDINGS OF FACT

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

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

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

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

CONCLUSIONS OF LAW

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

BAR ORDER

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

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

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

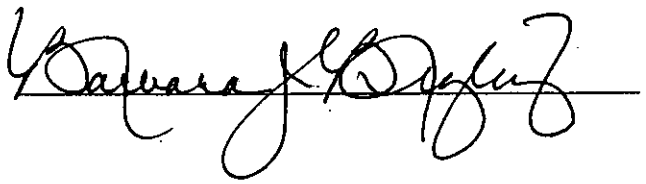
(C) Engaging in any real estate related business activity on the premises where a real estate salesperson or real estate broker is conducting business; and, participating in any real estate related business activity of a finance lender, residential mortgage lender, bank, credit union, escrow company,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

DEPARTMENT OF REAL ESTATE
P. O. Box 187000
Sacramento, CA 95818-7000

Telephone: (916) 227-0789

December 21, 2011

DEPARTMENT OF REAL ESTATE

By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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|---|---|
| In the Matter of:<br><br>MARY MARGARET DELVECCHIO,<br><br>Respondent. | NO. H-2701 FR<br><br>PRELIMINARY BAR ORDER AND NOTICE OF INTENTION TO ISSUE FINAL BAR ORDER |

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

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

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

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

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

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

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

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

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

(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,

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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