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BUREAU OF REAL ESTATE

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BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of:	)	No. H-37845 LA
	)	
AMERICAN DREAM LOANS INC, <u>MARIA</u>	)	
<u>ELENA DE BERNARDO</u> and <u>LEONEL B.</u>	)	
<u>MOLINA</u> , individually, and	)	
Formerly as designated officers	)	
of American Dream Loans Inc,	)	
	)	
Respondents.	)	

ORDER SUSPENDING REAL ESTATE LICENSE

TO: Maria Elena De Bernardo  
1077 E. Pacific Coast Highway #180  
Seal Beach, CA 90740

On February 13, 2013, a Stipulation and Agreement was filed by the Department of Real Estate (now the Bureau of Real Estate) regarding the Accusation against Maria Elena De Bernardo, in Case No. H-37845 LA. Among the terms and conditions of this Stipulation and Agreement, which became effective on March 5, 2013, was an order that:

"Respondent MARIA ELENA DE BERNARDO shall within six (6) months from the effective date of the Decision

1 herein, take and pass the Professional Responsibility  
2 Examination administered by the Department including  
3 the payment of the appropriate examination fee. If  
4 Respondent fails to satisfy this condition,  
5 the Commissioner may order suspension of Respondent  
6 MARIA ELENA DE BERNARDO's license until Respondent  
7 passes the examination."

8 The Commissioner has determined that, as of  
9 September 5, 2013, Respondent has failed to satisfy this  
10 condition.

11 NOW, THEREFORE, IT IS ORDERED that the real estate  
12 broker license heretofore issued to Respondent and the  
13 exercise of any privileges thereunder are hereby suspended  
14 until such time as Respondent provides proof satisfactory to  
15 the Bureau of compliance with the condition(s) referred to  
16 above.

17 IT IS FURTHER ORDERED that all license certificates  
18 and identification cards issued by Bureau which are in the  
19 possession of Respondent be immediately surrendered by  
20 personal delivery or by mailing in the enclosed, self-  
21 addressed envelope to:

22 Bureau of Real Estate  
23 Attn: Flag Section  
24 P. O. Box 137013  
25 Sacramento, CA 95818-7013

26 This Order shall be effective immediately.

27 DATED: OCT 30 2013

Real Estate Commissioner  


By: JEFFREY MASON  
Chief Deputy Commissioner