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## FILED

MAY 08 2014

BUREAU OF REAL ESTATE

By Jaunoh

## BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of

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AMERICAN DREAM LOANS INC, MARIA ELENA DE BERNARDO and LEONEL B. MOLINA, individually, and formerly as designated officers of American Dream Loans Inc.

Respondents.

Case No: H-37845 LA

## ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On February 9, 2012, an Accusation was filed in this matter.

On March 19, 2014, Respondent MARIA ELENA DE BERNARDO petitioned the Commissioner to voluntarily surrender her real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent MARIA ELENA DE
BERNARDO's petition for voluntary surrender of her real estate
broker license is accepted as of the effective date of this Order
as set forth below, based upon the understanding and agreement

expressed in Respondent's Declaration dated March 19, 2014(attached as Exhibit "A" hereto). Respondent's license certificate(s), pocket card(s) and any branch office license certificate(s) shall be sent to the below listed address so that they reach the Bureau on or before the effective date of this Order: Bureau of Real Estate Licensing Flag Section P.O. Box 137013 Sacramento, CA 95813-7013 This Order shall become effective at 12 o'clock noon MAY 2 9 2014 DATED: APR 2 4 2014 Real Estate Commissioner JEFFREY MASON Chief Deputy Commissioner 

- 2 -

RECEIVED

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MAR 2 5 2014

Sac Legal

March 19,2014

Department of Real Estate Mr. Wayne Bell Real Estate Commissioner Sacramento, California

Maria De Bernardo 1077 E. PCH # 180 Seal Beach Ca. 90740

Dear Sir:

With a great sadness I inform the Department of Real Estate my irrevocable decision of surrender my broker "suspended" License, number 00835256, as to day March 20, 2014.

Thank for the great experience I have with the DRE

God Bless

Maria De/Bernardo

EXHIBIT

Sign