

IN THE MATTER OF:

CRAIG M. LAVERTY, ESQUIRE d/b/a
THE LAW OFFICES OF CRAIG M.
LAVERTY d/b/a THE LAVERTY LAW FIRM,

SOLUTION PROCESSING, LLC,

LEGAL LOAN BAILOUT,

LEGAL LOAN SETTLEMENT, LLC,

GARY DI GIROLAMO,

RACHEL TYLER,

ERICA HAWLEY,

JOE NICHOLSON,

NANCY TORRES,

MIKE ZIVKOVIC, and

RAJESH MANGHANI,

Respondents.

BEFORE THE MARYLAND

COMMISSIONER OF

FINANCIAL REGULATION

Case No.: CFR-FY2010-140

**ORDER VACATING FINAL ORDER TO CEASE
AND DESIST AS TO CERTAIN RESPONDENTS**

WHEREAS, the Commissioner of Financial Regulation (the "Commissioner") on June 22, 2011, issued a Final Order to Cease and Desist (the "Final Order") against Craig M. Lavery, Esquire d/b/a The Law Offices of Craig M. Lavery d/b/a The Lavery Law Firm, Solution Processing, LLC, Legal Loan Bailout, Legal Loan Settlement, LLC, Gary

Di Girolamo, Rachel Tyler, Erica Hawley, Joe Nicholson, Nancy Torres, Mike Zivkovic, and Rajesh Manghani, (collectively, the "Respondents"); and

WHEREAS, the Commissioner issued the Final Order after determining in good faith that Respondents were in violation of various provisions of the Annotated Code of Maryland, and that it was in the public interest that Respondents permanently cease and desist from engaging in credit services business activities with Maryland consumers, including offering, contracting to provide, or otherwise engaging in, loan modification, loss mitigation, or similar services; and

WHEREAS, the Commissioner, upon further investigation, has determined that the Final Order should be vacated as to Respondent Mike Zivkovic.

NOW, THEREFORE, it is by the Commissioner of Financial Regulation hereby **ORDERED** that the Final Order issued on June 22, 2011, shall be, and hereby is, **VACATED** and shall have no further force or effect as to respondent Mike Zivkovic; and it is further

ORDERED that the caption for this case (Case No.: CFR-FY2010-140) shall be amended accordingly.

Date

8/18/11

Mark Kaufman
Commissioner