BUREAU OF REAL ESTATE
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FILED

JAN 16 2014

BUREAU OF REAL ESTATE

By

BEFORE THE

BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

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To: CONSUMER SERVICES OF WALNUT CREEK, INC. and MICHAN RENAULDE EVONC	No. H-11635 SF ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner (Commissioner) of the California Bureau of Real Estate (Bureau) caused an investigation to be made of the activities of CONSUMER SERVICES OF WALNUT CREEK, INC. (CSWC) and MICHAN RENAULDE EVONC (EVONC). Based on the investigation, the Commissioner has determined that CSWC and/or EVONC has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code), including the business of, acting in the capacity of, and/or advertising and/or soliciting or assuming to act as, a real estate broker or salesperson in the State of California within the meaning of Section 10130, 10131(d) (performing services for borrowers in connection with loans secured by real property), 10026 (advance fees), and 10085.6 (claiming/collecting/receiving advance fees) of the Code. Furthermore, based on

the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to CSWC and/or EVONC, those acts are alleged to have been done by CSWC, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the name CSWC, EVONC, and/or other names or fictitious names unknown at this time.

FINDINGS OF FACT

1. At no time herein mentioned has CSWC been licensed by the Bureau in any capacity.

2. At no time herein mentioned has EVONC been licensed by the Bureau in any capacity.

3. At all times mentioned herein, CSWC and/or EVONC charged, demanded and/or collected advance fees for loan modification services in violation of Sections 10130 and 10085.6 of the Code, as follows:

Date	Name	Amount
On or about March 1, 2009	Judy V.	$5,525.00
On or about January 1, 2011	Anonymous	$1,450.00
On or about February 6, 2013	Ryan C.	$4,000.00

CONCLUSIONS OF LAW

Based on the Findings of Fact contained in Paragraphs 1 through 3, above, CSWC, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators using the name CSWC, EVONC, or other names or fictitious names unknown at this time, charged, demanded and/or collected advance fees from borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real

property, which acts require a real estate license under Code Sections 10130 and 10085.6 during a period of time when CSWC and/or EVONC was not licensed by the Bureau as a real estate broker, salesperson, or in any other capacity.

DESIST AND REFRAIN ORDER

Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that, CONSUMER SERVICES OF WALNUT CREEK, INC. and MICHAN RENAULDE EVONC, whether doing business under its own name, or any other names, or any fictitious name, are HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate license is required, and in particular are ORDERED TO DESIST AND REFRAIN from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any real estate related service offered by them to others.

DATED: JAN 08 2014

REAL ESTATE COMMISSIONER

By: JEFFREY MASON
Chief Deputy Commissioner

- NOTICE -

Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars ($20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars ($60,000)."