

1 DEPARTMENT OF REAL ESTATE

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**FILED**

JUL 20 2012

DEPARTMENT OF REAL ESTATE

By L. Frost

8 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To: )  
12 )  
13 CRAIG MICHAEL LAVERTY )  
14 and NANCY TORRES, )  
\_\_\_\_\_ )

NO. H-4386 SD

ORDER TO DESIST AND REFRAIN  
(B&P Code Section 10086)

15 The Commissioner (hereinafter "Commissioner") of the California Department of  
16 Real Estate (hereinafter "Department") caused an investigation to be made of the activities of  
17 CRAIG MICHAEL LAVERTY (hereinafter "LAVERTY") and NANCY TORRES (hereinafter  
18 "TORRES"). Based on that investigation, the Commissioner has determined that LAVERTY  
19 and TORRES engaged in, are engaging in, or are attempting to engage in, acts or practices  
20 constituting violations of the California Business and Professions Code (hereinafter "the Code"),  
21 including the business of, acting in the capacity of, and/or advertising or assuming to act as, a  
22 real estate broker in the State of California within the meaning of section 10131(d) (performing  
23 services for borrowers and/or lenders in connection with loans secured by real property) of the  
24 Code. Furthermore, based on the investigation, the Commissioner hereby issues the following  
25 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of  
26 section 10086 of the Code.


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1                   2. Immediately desist and refrain from charging, demanding, claiming, collecting  
2 and/or receiving advance fees, as that term is defined in section 10026 of the Code, in any form,  
3 and under any conditions, with respect to the performance of loan modifications or any other  
4 form of mortgage loan forbearance service in connection with loans on residential property  
5 containing four or fewer dwelling units (Code Section 10085.6).

6                   DATED: 7/13/2012

7  
8                   Real Estate Commissioner  
9                     
10                   BY WAYNE S. BELL  
11                   Chief Counsel

12                   **- NOTICE -**

13                   Business and Professions Code Section 10139 provides that "Any person acting as  
14 a real estate broker or real estate salesperson without a license or who advertises using words  
15 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
16 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
17 imprisonment in the county jail for a term not to exceed six months, or by both fine and  
18 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars  
19 (\$60,000)."

20 cc:       Craig Michael Laverty                               Craig Michael Laverty  
21       30025 Alicia Parkway # 186 - OR -       29596 Colebrook Dr.                               - OR -  
22       Laguna Niguel, CA 92677                               Laguna Niguel, CA 92677

23                   Craig Michael Laverty  
24                   27611 La Paz Road, Suite A-1  
25                   Laguna Niguel, CA 92677

26                   Nancy Torres  
27                   276 La Paz Road, Suite A-1  
                 Laguna Niguel, CA 92677