

1 BUREAU OF REAL ESTATE  
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4 Telephone: (916) 263-8670

**FILED**

JAN 16 2014

BUREAU OF REAL ESTATE

By *J. [Signature]*

8 BEFORE THE  
9 BUREAU OF REAL ESTATE  
10 STATE OF CALIFORNIA

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13 To: )  
14 ) No. H-11635 SF  
14 CONSUMER SERVICES OF WALNUT )  
15 CREEK, INC. and MICHAN RENAULDE ) ORDER TO DESIST AND REFRAIN  
15 EVONC ) (B&P Code Section 10086)  
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18 The Real Estate Commissioner (Commissioner) of the California Bureau of Real  
19 Estate (Bureau) caused an investigation to be made of the activities of CONSUMER SERVICES  
20 OF WALNUT CREEK, INC. (CSWC) and MICHAN RENAULDE EVONC (EVONC). Based  
21 on the investigation, the Commissioner has determined that CSWC and/or EVONC has engaged  
22 in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the  
23 California Business and Professions Code (Code), including the business of, acting in the  
24 capacity of, and/or advertising and/or soliciting or assuming to act as, a real estate broker or  
25 salesperson in the State of California within the meaning of Section 10130, 10131(d) (performing  
26 services for borrowers in connection with loans secured by real property), 10026 (advance fees),  
27 and 10085.6 (claiming/collecting/receiving advance fees) of the Code. Furthermore, based on

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

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

7 FINDINGS OF FACT

- 8 1. At no time herein mentioned has CSWC been licensed by the Bureau in any  
9 capacity.
- 10 2. At no time herein mentioned has EVONC been licensed by the Bureau in  
11 any capacity.
- 12 3. At all times mentioned herein, CSWC and/or EVONC charged, demanded  
13 and/or collected advance fees for loan modification services in violation of Sections 10130 and  
14 10085.6 of the Code, as follows:

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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

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22 CONCLUSIONS OF LAW

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

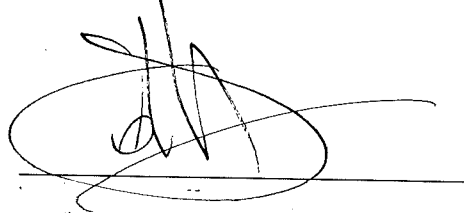
1 property, which acts require a real estate license under Code Sections 10130 and 10085.6 during  
2 a period of time when CSWC and/or EVONC was not licensed by the Bureau as a real estate  
3 broker, salesperson, or in any other capacity.

4 DESIST AND REFRAIN ORDER

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

13 DATED: JAN 08 2014

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16 REAL ESTATE COMMISSIONER

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20 **By: JEFFREY MASON**  
21 **Chief Deputy Commissioner**

22 - NOTICE -

23 Business and Professions Code Section 10139 provides that "Any person acting as a real estate  
24 broker or real estate salesperson without a license or who advertises using words indicating that  
25 he or she is a real estate broker without being so licensed shall be guilty of a public offense  
26 punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the  
27 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)."