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FILED

JUL 20 2012

DEPARTMENT OF REAL ESTATE
By L. Frost

9 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To:)
12) NO. H-4386 SD
13 CRAIG MICHAEL LAVERTY)
14 and NANCY TORRES,) 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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