STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of: NATIONAL TAX ADVISORY SERVICES LLC, aka TAX RELIEF HELPERS, LLC, Respondent.	Case No. DM-24-0045 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER ASSESSING CIVIL PENALTIES, ENTERED BY CONSENT

The Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), through the Division of Financial Regulation (the "Division"), investigated the business activities of National Tax Advisory Services LLC, aka Tax Relief Helpers, LLC ("National Tax Advisory" or the "company"), and determined that it violated certain provisions of Oregon Revised Statutes ("ORS") 697.602 through 697.842 and the rules promulgated thereunder (collectively, the "Oregon Debt Management Service Provider Law").

National Tax Advisory wishes to settle this matter with the Director.

Now, therefore, as evidenced by the authorized signature(s) subscribed in this Order, National Tax Advisory hereby consents to entry of this Order upon the Director's Findings of Fact and Conclusions of Law below.

FINDINGS OF FACT

The Director FINDS that:

1. National Tax Advisory is a California company with a business address of 13350 Ventura Blvd., Sherman Oaks, California 91423.[1] Vanessa Oakes is the company's

[1] National Tax Advisory Services LLC was organized in California on August 5, 2020. The company changed its name to Tax Relief Helpers, LLC on September 25, 2023.

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manager or member.

2. For a fee, National Tax Advisory purports to provide services for the settlement of tax obligations or liabilities and other tax relief.

3. The company, however, has never been registered with the Oregon Secretary of State to conduct business in Oregon or with the Division to provide debt management services in Oregon.

4. Under its service agreement, National Tax Advisory agrees to represent its clients before the Internal Revenue Service and/or state taxing authorities and perform certain services, including negotiating a settlement of tax obligations or liabilities, such as an offer in compromise,[2] and other tax relief, such as a penalty abatement.

5. From March 2021 to October 2022, National Tax Advisory provided or attempted to provide services to at least 18 Oregon consumers.[3] Of those, at least 16 paid the company fees totaling $45,200, broken down as follows:

A. AF - $2,700
B. HA - $2,500
C. KS - $4,800
D. DM - $6,500
E. JM - $3,000
F. MB - $1,500
G. AA - $2,500
H. ES - $1,000
I. JC - $2,500
J. DC - $4,000
K. TC - $1,750
L. VB - $2,300
M. CR and DR - $3,500
N. JL - $1,800
O. BK and LK - $2,600
P. DJ - $2,250

6. Of the 16 Oregon consumers who paid fees to National Tax Advisory, at least 14 paid fees that were 8% to 44% of the principal tax obligation or liability amount at the time the service agreement was signed.

[2] An offer in compromise allows the taxpayer to settle a tax obligation or liability for less than the amount owed.
[3] Couples are counted as one.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. Tax obligations or liabilities are "debt" under the Oregon Debt Management Service Provider Law.

8. By negotiating or attempting to negotiate tax debt settlements or other tax relief on behalf of at least 18 Oregon clients, National Tax Advisory performed debt management services as defined in ORS 697.602(2)(d).

9. By performing a debt management service in Oregon without being registered in the state as a debt management service provider ("DMSP"), National Tax Advisory violated ORS 697.612(1)(a).

10. ORS 697.692(1)(e) allows a DMSP to charge a fee equal to 7.5% of the difference between the principal debt owed at the time the consumer signed the agreement and the amount the consumer paid the creditor to settle the debt. By charging at least 14 Oregon consumers a fee equal to 8% to 44% of the principal tax debt amount at the time the service agreement was signed, National Tax Advisory far exceeded the fee cap set forth in ORS 697.692(1)(e) and violated the statute.

11. Because the Director has reason to believe that National Tax Advisory violated ORS 697.612(1)(a) and ORS 697.692(1)(e), the Director may, under ORS 697.825(1)(a), order National Tax Advisory to cease and desist from violating those statutes.

12. ORS 697.832(1) authorizes the Director to assess against National Tax Advisory up to a $5,000 civil penalty per violation of the Oregon Debt Management Service Provider Law.

ORDER

Now therefore, the Director issues the following ORDERS:

13. As authorized by ORS 697.825(1)(a), the Director ORDERS National Tax Advisory to CEASE AND DESIST from violating ORS 697.612(1)(a) and ORS

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697.692(1)(e).

14. As authorized by ORS 697.832(1), the Director ORDERS National Tax Advisory to pay $124,000 in CIVIL PENALTIES, allocated as follows:

A. $54,000 for unregistered activity, in violation of ORS 697.612(1)(a); and

B. $70,000 for excessive fees, in violation of ORS 697.692(1)(e).

15. The Director SUSPENDS $119,000 of the civil penalties, provided National Tax Advisory complies with these conditions:

A. National Tax Advisory shall refund the fees it received from each Oregon client listed above using reasonable efforts and means and provide the Division with documentation of the refund or such reasonable efforts and means within 14 days of the effective date of this Order;

B. If National Tax Advisory is unable to refund fees to an Oregon client after using reasonable efforts and means, then the company shall remit the refund to the Oregon State Treasury for distribution to the Oregon client, if the latter claims the refund;

C. National Tax Advisory shall complete remittance of refunds, if any, to the Oregon State Treasury and provide the Director with proof of the remittance within 30 days of the effective date of this Order;

D. If National Tax Advisory decides not to register with the Division as a DMSP, then it shall clearly and visibly state on its website(s) that its services are not available in Oregon; and

E. National Tax Advisory shall not violate the Oregon Debt Management Service Provider Law or the terms of this Order.

16. If National Tax Advisory fails to satisfy the above conditions, the suspended civil penalties ($119,000) becomes immediately due and owing. Otherwise, the Director shall waive the suspended civil penalties three years after the effective date of this Order.

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17. Along with this Order, National Tax Advisory shall submit to the Director $5,000 as payment for the non-suspended civil penalties.

18. This Order is binding upon National Tax Advisory's successors and assigns.

19. This is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, entry of this Order does not limit the Director's authority to enforce this Order or take action against National Tax Advisory for violations of this Order or violations not included in this Order that are discovered after the effective date of this Order.

SO ORDERED this 20th day of March, 2025.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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ENTITY CONSENT TO ENTRY OF ORDER

I, Christine Calderon, am an officer or manager of National Tax Advisory Services LLC, aka Tax Relief Helpers, LLC ("National Tax Advisory" or the "company"), and I am authorized to act and sign on its behalf. I have read the foregoing Order, and I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. I have been advised of National Tax Advisory's right to a hearing and right to be represented by counsel in this matter. National Tax Advisory voluntarily consents to the entry of this Order without force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. National Tax Advisory understands that the Director reserves the right to take further action against the company to enforce this Order or to take appropriate action upon discovery that National Tax Advisory has committed other violations of the Oregon Debt Management Service Provider Law. National Tax Advisory, along with its officers, directors, employees, or agents, will fully comply with the terms and conditions stated herein.

National Tax Advisory understands that this Order is a public document.

Signature: *_/s/ Christine Calderon_*

Position Held: Director, Resolution Operations

State of California

County of Los Angeles

Signed or attested before me by ______________________ on this _____ day of ______________________, 2025.

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Notary Public

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