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-26-0032 FINAL ORDER REINSTATING SUSPENDED CIVIL PENALTIES, ENTERED BY DEFAULT

On May 8, 2026, 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") and pursuant to Oregon Revised Statutes ("ORS") 697.602 through 697.842 and Oregon Administrative Rules ("OAR") 441-910-0000 through 441-910-0200 (collectively, the "Oregon Debt Management Service Provider Law"), properly served National Tax Advisory Services LLC, aka Tax Relief Helpers, LLC ("National Tax Advisory" or the "company") a Proposed Order Reinstating Suspended Civil Penalties and Notice of Right to a Hearing.

National Tax Advisory timely requested a hearing on May 28, 2026. However, OAR 137-003-0550 requires that the company's hearing request be ratified, within 28 days of the request, by an attorney licensed to practice law in Oregon. No Oregon attorney has done so, and the deadline has passed. The company's hearing request is, therefore, invalid.

After considering the relevant portions of the Division's file in this matter, the Director finds that the record proves a prima facie case.

Now, therefore, the Director makes the following Findings of Fact and Conclusions of Law and issues the following Order.

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FINDINGS OF FACT

The Director FINDS that:

Respondent

1. National Tax Advisory Services is a California company with a business address of 13350 Ventura Blvd., Sherman Oaks, California 91423.[1]

2. Vanessa Oakes is the company's manager or member.

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

4. National Tax Advisory has never been registered with the Oregon Secretary of State to conduct business in Oregon or registered with the Division to provide debt management services in Oregon. Nonetheless, from March 2021 to October 2022, the company provided or attempted to provide services to at least 18 Oregon consumers and charged at least 16 of them excessive fees totaling $45,200.

2025 Consent Order

5. National Tax Advisory agreed to a Final Order to Cease and Desist and Final Order Assessing Civil Penalties, Entered by Consent issued by the Director on or about March 20, 2025, under Division Case No. DM-24-0045 ("2025 Consent Order"). A true and correct copy of the 2025 Consent Order is attached to and incorporated into this Order as Exhibit A.

6. The 2025 Consent Order assessed civil penalties totaling $124,000 against National Tax Advisory for engaging in unregistered debt management activity and charging excessive fees. However, the 2025 Consent Order suspended $119,000 of the civil penalties for three years, provided the company complied with the following conditions:

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

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A. National Tax Advisory shall refund the fees it received from each Oregon client listed [in the order, totaling $45,200,] 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.

7. Per the 2025 Consent Order, if National Tax Advisory complied with the above conditions, the $119,000 in suspended civil penalties would be waived after three years. If, however, National Tax Advisory failed to meet those conditions, then the suspended civil penalties would become "immediately due and owing."

Violations of the 2025 Consent Order

8. National Tax Advisory asked for several extensions of the deadline to comply with the 2025 Consent Order. The Division granted those extensions and set the last deadline for December 19, 2025.

9. After the December 19 deadline had passed, National Tax Advisory failed to meet the conditions for continued suspension and eventual waiver of the $119,000 in civil penalties in the following ways:

A. National Tax Advisory directly refunded to Oregon consumers only $20,200 of the $45,200 in fees it was supposed to refund under the 2025 Consent Order;

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B. Of the $20,200 directly refunded to Oregon consumers, $1,750 had no documentation, other than the company's representation that the money had been refunded, and $2,500 had incomplete documentation of the refund;

C. National Tax Advisory failed to remit to the Oregon State Treasury the $25,000 in fees it did not or could not directly refund to Oregon consumers or, if the company did remit the funds, it failed to provide proof of remittance; and

D. Not only did National Tax Advisory fail to state clearly and visibly on its website that its services were not available in Oregon, it also continued to solicit business in Oregon through its website: https://www.taxreliefhelpers.com/locations/oregon/.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

10. The 2025 Consent Order resolved Division Case No. DM-24-0045 in accordance with, inter alia, ORS 183.417(3), ORS 183.745(11), and OAR 137-003-0510(3)-(4).

11. The 2025 Consent Order is a valid and enforceable final order not subject to the provisions of ORS 183.470 and OAR 137-003-0665(5).

12. The violations described in Paragraphs 9A to 9D of this Order each constitute an independent violation of the 2025 Consent Order. Accordingly, the 2025 Consent Order authorizes the Director to reinstate the $119,000 in suspended civil penalties, which became immediately due and owing as soon as the violations occurred.

13. National Tax Advisory is obligated to immediately pay the $119,000 in civil penalties that was suspended in the 2025 Consent Order.

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ORDER

Now, therefore, the Director issues the following Order:

14. As authorized by the 2025 Consent Order, the Director ORDERS National Tax Advisory to immediately PAY the $119,000 in suspended civil penalties.

15. This is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, the entry of this Order does not limit further remedies that may be available to the Director under Oregon law.

SO ORDERED this 1st day of July, 2026.

SEAN E. O'DAY, Director
Department of Consumer and Business Services

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

Judicial review of final orders in contested cases is governed by ORS 183.482. Respondents may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days of the date this Order is served.

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

In the Matter of:	Case No. DM-24-0045
NATIONAL TAX ADVISORY SERVICES LLC, aka TAX RELIEF HELPERS, LLC, Respondent.	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.

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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.

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.

_____

Notary Public

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