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**BEFORE THE DIRECTOR OF THE DEPARTMENT OF FINANCE
OF THE STATE OF IDAHO**

In Re:

INSTANT TAX SOLUTIONS, LLC,

Respondent

Docket No. 2020-9-03

CONSENT ORDER

The Director of the State of Idaho, Department of Finance (Director) has conducted a review of the Idaho debt settlement activities of INSTANT TAX SOLUTIONS, LLC (the Respondent). Pursuant to said review, it appears to the Director that the Respondent has violated provisions of the Idaho Collection Agency Act, Idaho Code § 26-2221 *et seq.* (the Act). The Director and the Respondent have agreed to resolve this matter through this Consent Order rather than through a contested administrative or civil action. The Director deems it appropriate and in the public

interest that this Consent Order be entered. The Respondent voluntarily consents to the entry of this Consent Order.

FACTS AND CONCLUSIONS OF LAW

1. Respondent is an Idaho limited liability company, engaged in the business of debt or credit counseling and focused on negotiating tax debts and liens with state and federal taxing authorities from its office at 3829 N. Schreiber Way, Coeur d'Alene, Idaho 83815. It also maintains a website: www.instanttaxsolutions.com/content/locations/idaho/.

2. On December 10, 2019, the Department received a complaint call from an out of state resident alleging that Respondent failed to provide tax debt settlement services for fees they had paid to Respondent.

3. After this call, a Department staff member conducted a review of Respondent's Idaho Secretary of State filings. The examiner also determined from Department records that Respondent was not licensed under the Act authorizing it to engage in the business of debt settlement as a debt counselor or credit counselor.

4. On December 12, 2019, the Department sent a letter to Respondent regarding its unlicensed debt /credit counseling or debt management activity. In that letter, the Department requested information relating to the nature and purpose of Respondent's business activities in the state of Idaho. Further, the letter advised Respondent of the license requirement for engaging in the business of providing counseling or other services to debtors in the management of their debts, which is regulated under the Act in Idaho. The letter also informed Respondent of the process for obtaining a license. The Department required that Respondent provide all of the requested information by January 3, 2020.

5. On December 23, 2019, the Department received a response from Respondent indicating that it had believed that it had obtained all required licenses and permits when it started business, but nevertheless would obtain what was required.

6. On February 4, 2020, the Department sent a letter to Respondent indicating that Respondent was required to become licensed under the Act and requested that Respondent submit a license application no later than February 14, 2020. The letter also required that Respondent provide a listing to the Department of all Idaho citizens to whom Respondent provided debt settlement services (no deadline was established at that time for this requirement).

7. On February 19, 2020, Respondent submitted a license application to the Department utilizing the Nationwide Multistate Licensing System (NMLS) and it became licensed on April 7, 2020. During the licensing process, Respondent was required to provide the listing by June 1, 2020, as a condition for maintaining its license.

8. The listing that Respondent provided indicated that Respondent provided unlicensed tax debt settlement services to at least thirty-five (35) Idaho citizens during the 2019 calendar year.

9. The Parties knowingly and voluntarily agree to the contents of and to the entry of this Consent Order to resolve the issues raised herein and to obviate the need for any further proceedings, and the Department and Respondent further waive their rights to a hearing before the Director, to present evidence, and to seek any further review of the entry of this final Consent Order.

10. Idaho Code § 26-2223 provides as follows, in pertinent part:

26-2223. Collection agency, debt counselor, credit counselor, or credit repair organization – License required. – No person shall without complying with the terms of this act and obtaining a license from the director:

(1) Operate as a collection agency, debt counselor, credit counselor, or credit repair organization in this state.

...

(7) Engage or offer to engage in this state in the business of receiving money from debtors for application or payment to or prorating of a debt owed to, any creditor or creditors of such debtor, or engage or offer to engage in this state in the business of providing counseling or other services to debtors in the management of their debts, or contracting with the debtor to effect the adjustment, compromise, or discharge of any account, note or other indebtedness of the debtor.

11. "Debt counselor" or "credit counselor" means any person engaged in any of the activities enumerated in subsection (7) of section 26-2223, Idaho Code.

12. The Parties agree that Respondent's acts of engaging in debt counselor activities in Idaho without a license, as referenced above, constitute separate violations of Idaho Code § 26-2223(1) and (7). The Respondent agrees that it will refrain from conducting any activity that would constitute debt counseling activity in Idaho requiring a license under the Act unless it is properly licensed to do so, and that should its license lapse or otherwise terminate, it will cease engaging in debt counseling activity in Idaho .

13. Idaho Code § 26-2244(1) provides that whenever it appears to the Director that it is in the public interest, he may order any person to cease and desist from acts, practices, or omissions which constitute a violation of the Act.

REMEDIES

14. Respondent admits to the facts and conclusions set forth above in this Consent Order.

15. Respondent represents that it has cured its deficiency by obtaining a license to engage in debt counseling activities in Idaho, and agrees to maintain its license in order to continue providing debt settlement services or otherwise conduct activity described in the Act.

16. Respondent agrees to pay to the Department the sum of one thousand five-hundred dollars (\$1,500) by August 7, 2020, as an administrative penalty in settlement of the violations contained herein, with all but five hundred dollars (\$500) suspended. The one thousand dollars (\$1,000) suspended amount will become due only if Respondent engages in future activity requiring a license under the Act when the Respondent is not properly licensed.

17. Respondent agrees to comply with all provisions of the Idaho Collection Agency Act, rules promulgated thereunder, and relevant federal law and regulations at all times in the future.

18. The Department agrees to not seek further penalties or fees from Respondent for the violations addressed in this Consent Order, other than as set forth herein above, if Respondent timely and fully complies with all provisions of this Consent Order.

19. Respondent acknowledges and understands that this Consent Order is an administrative action that must be disclosed to the Department on future licensing and renewal forms. The disclosure requirements of other states may also require disclosure of the same.

20. Respondent acknowledges and understands that should the Department learn of additional violations by Respondent of the Act, rules promulgated under the Act, or applicable federal laws and regulations relating to Respondent's debt settlement activities in Idaho, the Department may pursue further legal action and seek additional remedies.

DATED this 3rd day of August, 2020.

INSTANT TAX SOLUTIONS, LLC

By: [Signature]

Owner

Title

DATED this 4th day of August, 2020.

STATE OF IDAHO
DEPARTMENT OF FINANCE

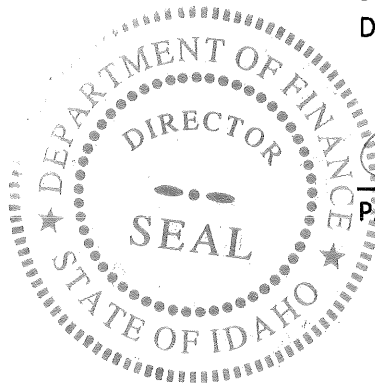
[Signature]
ANTHONY POLIDORI, Deputy Director (and Acting
Consumer Finance Bureau Chief)

IT IS SO ORDERED.

DATED this 4th day of August, 2020.

STATE OF IDAHO
DEPARTMENT OF FINANCE

[Signature]
PATRICIA PERKINS, Director

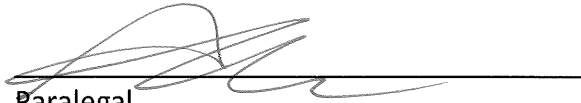


CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 4th day of July, 2020, I caused a true and correct copy of the foregoing fully-executed CONSENT ORDER to be served on the following by the designated means:

Attn: Ian Woodman
Instant Tax Solutions, LLC
3829 N Schreiber Way,
Coeur d'Alene, ID 83815

- U.S. mail, postage prepaid
- Certified mail
- Facsimile: _____
- Email: ian@instanttaxsolutions.com



Paralegal