



City Attorney Dennis Herrera News Release

For Immediate Release:
November 20, 2014
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Herrera's Instant Tax lawsuit seeks full restitution for defrauded low-income filers

Baiting low-income taxpayers with small "refund anticipation loans," tax-preparer Kebron Daniel pocketed fees of as much as \$1,500 for loans as small as \$50

SAN FRANCISCO (Nov. 20, 2014)—City Attorney Dennis Herrera has filed suit against an Oakland, Calif.-based franchisee of Instant Tax Service—an embattled company that was once the nation's fourth-largest tax preparation service—for a host of illegal business practices that defrauded low-income taxpayers throughout California. In a 16-page civil complaint filed in San Francisco Superior Court yesterday, Herrera alleges that one-time Instant Tax franchisee Kebron Daniel engaged in tax preparation and loan-making schemes that routinely skimmed profligate fees from refunds owed to unsuspecting taxpayers—pocketing fees of as much as \$1,500 for loans as small as \$50.

Daniel has largely run his seasonal Instant Tax business out of check-cashing outlets in low-income neighborhoods across the state, including locations in San Francisco, Los Angeles, San Diego, Antioch, Carmichael, Compton, Hayward, Inglewood and Martinez. The tax preparation and loan-making scheme appears to target working families eligible for the Earned Income Tax Credit, a refundable credit under federal law that aims to boost low-wage workers out of poverty. Often lured by the promise of quick refunds or small "refund anticipation loans," taxpayers hired Daniel's company to complete and file their tax returns electronically. But the company's pattern has been to mislead consumers at every turn: failing to provide required disclosures, failing to disclose the full cost of services, failing to provide copies of tax documents, and—most egregiously—directing its customers' refunds into its own account without taxpayers' consent or knowledge. From there, Daniel's company would usually withhold large, undisclosed portions of the eventual refunds before providing a significantly diminished balance—if anything—to customers.

"There may be a special place in Hell for those who rob low-income families, but until then I'm grateful for tough consumer protection laws that allow us to aggressively pursue wrongdoers like Kebron Daniel for every dollar he's defrauded from taxpayers," said Herrera. "Even in the context

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