

**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

Federal Trade Commission, and

State of Nevada,

Plaintiffs,

v.

American Tax Service LLC, et al.,

Defendants.

No. 25-cv-01894

**Stipulated Order for
Permanent Injunction,
Monetary Judgment,
and Other Relief as to
Individual Defendants
Terrance Selb and
Tyler Bennett**

Plaintiffs, the Federal Trade Commission (“Commission” or “FTC”) and State of Nevada (“Plaintiffs”), filed their Complaint for Permanent Injunction, Monetary Judgment, and Other Relief (“Complaint”), for a permanent injunction, monetary relief, and other relief in this matter, pursuant to Sections 13(b) and 19 of the Federal Trade Commission Act (“FTC Act”), 15 U.S.C. §§ 53(b) & 57b. Plaintiffs and Individual Defendants Terrance Selb and Tyler Bennett stipulate to the entry of this Stipulated Order for Permanent Injunction, Monetary Judgment, and Other Relief (“Order”) to resolve all matters in dispute in this action between them.

Therefore, it is ordered as follows:

FINDINGS

1. This Court has jurisdiction over this matter.
2. The Complaint charges that Defendants participated in deceptive acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), Section 521(a) of the Gramm-Leach-Bliley Act (“GLB Act”), 15 U.S.C. § 6821(a), Sections 461.2(a) & (b) of the Trade Regulation Rule on Impersonation of Government and Businesses (“Impersonation Rule”), 16 C.F.R. § 461.2(a) & (b), Section 310.3(a)(2)(iii) of the Telemarketing Sales Rule (“TSR”), 16 C.F.R. § 310.3(a)(2)(iii), and Nevada Revised Statutes (“NRS”) §§ 598.0915(5), (9), and 598.0923(1)(c), in the advertising, marketing, promotion, offering for sale, or sale of tax resolution or tax debt relief services.

1 Defendant or their business, within the 540 days immediately preceding
2 the date of a Telemarketing call; or

3 2) The person’s inquiry or application regarding a good or service offered by
4 Individual Defendant or their business, within the 90 days immediately
5 preceding the date of a Telemarketing call.

6 F. “**Express Written Agreement**” means a written agreement—evidenced by
7 documents maintained for a period of five years (as set forth in Section XII herein)—directly
8 between an Individual Defendant and any person, and provided by that person directly to
9 Individual Defendant, in which that person:

10 1) Expressly agrees to receive Telemarketing calls from Individual
11 Defendant; and

12 2) Provides that person’s name, telephone number, and written or electronic
13 signature.

14 G. “**Individual**” means a person, entity, or party, whether real or fictitious, including
15 any Business or Government entity.

16 a) “**Business**” means a corporation, partnership, association, or any other
17 entity that provides goods or services, including not-for-profit entities.

18 b) “**Government**” includes federal, state, local, and tribal governments as
19 well as agencies and departments thereof.

20 H. “**Manually Dialed Calls**” means telephone calls that are dialed by a live operator
21 who manually selects the telephone number being called. Any such live operator must dial only
22 one telephone number at a time and must conduct the telephone call without the use of
23 prerecorded messages, or voice or audio transmissions generated by artificial intelligence.

24 I. “**Officer**” includes executives, officials, employees, and agents.

25 J. “**Telemarketing**” means any plan, program, or campaign which is conducted to
26 induce the purchase of goods or services or a charitable contribution, by use of one or more
27 telephones and which involves more than one interstate telephone call.

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ORDER

I. Ban on Debt Relief Products or Services

It is ordered that Individual Defendants are permanently restrained and enjoined from advertising, marketing, promoting, offering for sale, or providing, or assisting in the advertising, marketing, promoting, offering for sale, or provision of, any Debt Relief Product or Service.

II. Ban on Tax Preparation Services

It is further ordered that Individual Defendants are permanently restrained and enjoined from:

A. Acting as tax return preparers or requesting, assisting in, or directing the preparation or filing of tax returns, amended returns, or other related documents or forms for any person or entity other than themselves, businesses they own, or immediate family members;

B. Owning, operating, managing, working in, investing in, providing capital or loans to, receiving fees or remuneration from, controlling, licensing, acting as a consultant for, or franchising a tax return preparation business;

C. Training, teaching, and creating or providing cheat sheets, memoranda, or manuals, pertaining to the preparation of tax returns;

D. Maintaining, assigning, holding, using or obtaining a Preparer Tax Identification Number (PTIN) or an Electronic Filing Identification Number (EFIN); or

E. Referring anyone to a tax return preparation business.

III. Ban on Telemarketing

It is further ordered that Individual Defendants are permanently restrained and enjoined from participating in Telemarketing, whether directly or through an intermediary. *Provided, however,* that it is not a violation of this Order for an Individual Defendant to place Manually Dialed Calls to persons with whom such Individual Defendant has an Established Business Relationship or from whom such Individual Defendant has received an Express Written Agreement.

1 **IV. Ban on Impersonation**

2 **It is further ordered** that Individual Defendants are permanently restrained and
3 enjoined from:

4 A. Materially and falsely posing as, directly or by implication, whether directly or
5 through an intermediary, an Individual, Business or Officer thereof, or a Government entity or
6 Officer thereof; or

7 B. Materially misrepresenting, directly or by implication, whether directly or through
8 an intermediary, affiliation with, including endorsement or sponsorship by, an Individual, a
9 Business or Officer thereof, or a Government entity or Officer thereof.

10 **V. Prohibition Against Misrepresentations**

11 **It is further ordered** that Individual Defendants, Individual Defendants' officers, agents,
12 employees, and all other persons in active concert or participation with any of them, who
13 receive actual notice of this Order, whether acting directly or indirectly, in connection with
14 promoting or offering for sale any good or service are permanently restrained and enjoined
15 from misrepresenting or assisting others in misrepresenting, expressly or by implication any fact
16 material to consumers concerning any good or service, such as: the total costs; any material
17 restrictions, limitations, or conditions; or any material aspect of its performance, efficacy, nature,
18 or central characteristics.

19 **VI. Monetary Judgment and Partial Suspension**

20 **It is further ordered** that:

21 A. Judgment in the amount of Seventy-Seven Million, Seven-Hundred Nineteen
22 Thousand, Nine Hundred and Eight Dollars (\$77,719,908) is entered in favor of Plaintiffs
23 against Individual Defendants, jointly and severally, as monetary relief.

24 B. JP Morgan Chase Bank, N.A., The Charles Schwab Corporation, Bank of
25 America, N.A. (including depository and Merrill Lynch investment accounts, but excepting
26 account ending in 5786), US Bank N.A., Premier America Credit Union, Wells Fargo Advisors,
27 and Wells Fargo Bank, N.A., are ordered to transfer to the Commission the frozen funds
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1 (totaling approximately \$7,977,170) that they hold in bank accounts pursuant to the Asset
2 Freeze within seven days after the entry of this Order.

3 C. Within seven (7) days of the date of entry of this Order (or as further agreed
4 and/or extended between the Receiver and Individual Defendant Bennett), Individual
5 Defendant Bennett must transfer title and possession of the 2022 Mercedes G63 (the “Vehicle”)
6 identified in his October 19, 2025 Financial Statement to the Receiver. The Receiver must then
7 sell the Vehicle in accordance with this Court’s Order Approving and Authorizing Receiver’s Sale
8 of Personal Property Out of Receivership (ECF No. 75).

9 D. By June 18, 2026, (or as further agreed and/or extended between the Receiver
10 and Individual Defendants), the Individual Defendants will transfer legal and equitable title and
11 possession of their residence located in Los Angeles, California, 90046, as described in Exhibit
12 A to the Notice of Pendency of Receivership Proceeding (Lis Pendens) (ECF No. 81) (the
13 “Property”), to the Receiver. To transfer title, the Individual Defendants will follow all written
14 instructions from the Receiver. Upon such transfer of title, the Property will be subject to the
15 Stay of Actions set forth in Section XVII of the Preliminary Injunction (ECF No. 64). To
16 transfer possession, Individual Defendants will vacate the Property, leaving all fixtures in place,
17 and leaving the Property in Broom Clean Condition; Individual Defendants will deliver all keys
18 and security codes, if any, to the Receiver along with written notice that possession is
19 surrendered. The Receiver may engage a licensed broker to list and market the Property for sale.
20 Subject to the Court approving the sale via a noticed motion, the Receiver or his designated
21 agent may sell the Property. Any mortgages, fees, taxes, broker commission, or other payments
22 mandated from the sale by law will be paid from the proceeds of the sale. After such mandatory
23 payments are made, and without further order of the Court, the Receiver must transfer the
24 remaining proceeds to the Commission.

25 E. The Receiver is ordered to transfer to the Commission the frozen funds that he
26 holds in a separate account pursuant to this Court’s Order Modifying the Preliminary Injunction
27 to permit the sale of the Henderson, Nevada property (ECF No. 78) within seven days after
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1 entry of this Order or within seven days of the account being funded by the sale of the
2 Henderson, Nevada property.

3 F. Individual Defendants are ordered to pay to the Commission \$309,262.35, which,
4 as Individual Defendants stipulate, their undersigned counsel holds in escrow for no purpose
5 other than payment to the Commission. Such payment must be made within seven days of entry
6 of this Order by electronic fund transfer in accordance with instructions previously provided by
7 a representative of the Commission. Upon such payment, the remainder of the judgment is
8 suspended as to Individual Defendants, subject to the Subsections below.

9 G. Plaintiffs' agreement to the suspension of part of the judgment as to Individual
10 Defendants is expressly premised upon the truthfulness, accuracy, and completeness of
11 Individual Defendants' sworn financial statements and related documents (collectively, "financial
12 representations") submitted to the Commission, namely:

- 13 1) the Financial Statement of Individual Defendant Terrance Selb signed on
14 October 19, 2025, including the attachments, and documents provided in
15 supplemental productions on October 29, 2025, November 3, 2025, and
16 January 26, 2026; and
- 17 2) the Financial Statement of Individual Defendant Tyler Bennett signed on
18 October 19, 2025, including the attachments, and documents provided in
19 supplemental productions on October 29, 2025, November 3, 2025, and
20 January 26, 2026.

21 H. The suspension of the judgment will be lifted as to any Individual Defendant if,
22 upon motion by any Plaintiff, the Court finds that such Individual Defendant failed to disclose
23 any material asset, materially misstated the value of any asset, or made any other material
24 misstatement or omission in the financial representations identified above.

25 I. If the suspension of the judgment is lifted, the judgment becomes immediately
26 due as to such Individual Defendant in the amount specified in Subsection A above (which the
27 parties stipulate only for purposes of this Section represents the consumer injury alleged in the
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1 Complaint), less any payment previously made pursuant to this Section, plus interest computed
2 from the date of entry of this Order.

3 **VII. Additional Monetary Provisions**

4 **It is further ordered** that:

5 A. Individual Defendants relinquish dominion and all legal and equitable right, title,
6 and interest in all assets transferred pursuant to this Order and may not seek the return of any
7 assets.

8 B. The facts alleged in the Complaint will be taken as true, without further proof, in
9 any subsequent civil litigation by or on behalf of any of the named Plaintiffs in this Action,
10 including in a proceeding to enforce its rights to any payment or monetary judgment pursuant to
11 this Order, such as a nondischargeability complaint in any bankruptcy case.

12 C. The facts alleged in the Complaint establish all elements necessary to sustain an
13 action by any of the named Plaintiffs in this Action pursuant to Section 523(a)(2)(A) of the
14 Bankruptcy Code, 11 U.S.C. § 523(a)(2)(A), and this Order will have collateral estoppel effect for
15 such purposes.

16 D. Each Individual Defendant acknowledges that Individual Defendant's Employer
17 Identification Number, Social Security Number, or other Taxpayer Identification Number
18 ("TIN"), including all TINs that Individual Defendants previously provided, may be used by
19 Plaintiffs for reporting and other lawful purposes, including collecting on any delinquent amount
20 arising out of this Order in accordance with 31 U.S.C. § 7701.

21 E. All money received by Plaintiffs pursuant to this Order may be deposited into a
22 fund administered by the Commission or its designee to be used for consumer relief, such as
23 redress and any attendant expenses for the administration of any redress fund. If a
24 representative of the Commission decides that direct redress to consumers is wholly or partially
25 impracticable or money remains after such redress is completed, the Commission may apply any
26 remaining money for such related relief (including consumer information remedies) as it
27 determines to be reasonably related to Defendants' practices alleged in the Complaint. Any
28 money not used for relief is to be deposited to the U.S. Treasury. Individual Defendants have no

1 right to challenge any actions the Commission or its representatives may take pursuant to this
2 Subsection.

3 F. The Asset Freeze is modified to permit the payments and transfers set forth in
4 Section VI of this Order. Upon completion of each transfer of frozen funds required by
5 Subsection B of that Section, the Asset Freeze is further dissolved as to the account from which
6 the transfer was made. Upon completion of all payments and transfers required by this Order,
7 the Asset Freeze as to Individual Defendants is dissolved.

8 **VIII. Customer Information**

9 **It is further ordered** that Individual Defendants, Individual Defendants' officers, agents,
10 employees, and all other persons in active concert or participation with any of them, who
11 receive actual notice of this Order, are permanently restrained and enjoined from directly or
12 indirectly:

13 A. Failing to provide sufficient customer information to enable the Commission to
14 efficiently administer consumer redress. If a representative of the Commission requests in
15 writing any information related to redress, Individual Defendants must provide it, in the form
16 prescribed by the Commission, within 14 days.

17 B. Disclosing, using, or benefitting from customer information, including the name,
18 address, telephone number, email address, social security number, other identifying information,
19 or any data that enables access to a customer's account (including a credit card, bank account, or
20 other financial account), that any Defendant obtained prior to entry of this Order in connection
21 with the sale of tax resolution or tax debt relief services; and

22 C. Failing to destroy such customer information in all forms in their possession,
23 custody, or control within thirty days after receipt of written direction to do so from a
24 representative of Plaintiffs.

25 *Provided, however,* that customer information need not be disposed of, and may be
26 disclosed, to the extent requested by a government agency or required by law, regulation, or
27 court order.

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1 **IX. Cooperation**

2 **It is further ordered** that Individual Defendants must fully cooperate with
3 representatives of Plaintiffs in this case and in any investigation related to or associated with the
4 transactions or the occurrences that are the subject of the Complaint. Individual Defendants
5 must provide truthful and complete information, evidence, and testimony. Individual
6 Defendants must appear for interviews, discovery, hearings, trials, and any other proceedings
7 that Plaintiffs’ representative may reasonably request upon 7 days written notice, or other
8 reasonable notice, at such places and times as Plaintiffs’ representative may designate, without
9 the service of a subpoena.

10 **X. Order Acknowledgments**

11 **It is further ordered** that Individual Defendants obtain acknowledgments of receipt of
12 this Order:

13 A. Each Individual Defendant, within seven days of entry of this Order, must
14 submit to Plaintiffs an acknowledgment of receipt of this Order sworn under penalty of
15 perjury.

16 B. For five years after entry of this Order, each Individual Defendant for any
17 business that such Individual Defendant, individually or collectively with any other Individual
18 Defendant, is the majority owner or controls directly or indirectly, must deliver a copy of this
19 Order to:

- 20 1) All principals, officers, directors, and LLC managers and members;
- 21 2) All employees having managerial responsibilities and all agents and
22 representatives who participate in promoting or offering for sale any good
23 or service; and
- 24 3) Any business entity resulting from any change in structure as set forth in
25 the Section titled Compliance Reporting.

26 Delivery must occur within seven days of entry of this Order for current personnel. For all
27 others, delivery must occur before they assume their responsibilities.

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1 C. From each individual or entity to which an Individual Defendant delivered a copy
2 of this Order, such Individual Defendant must obtain, within thirty days, a signed and dated
3 acknowledgment of receipt of this Order.

4 **XI. Compliance Reporting**

5 **It is further ordered** that Individual Defendants make timely submissions to both
6 Plaintiffs:

7 A. One year after entry of this Order, each Individual Defendant must submit a
8 compliance report, sworn under penalty of perjury, that must:

- 9 1) Identify all telephone numbers and all physical, postal, email and Internet
10 addresses, including all residences;
- 11 2) Identify the primary physical, postal, and email address and telephone
12 number, as designated points of contact, which representatives of the
13 Commission may use to communicate with Individual Defendant;
- 14 3) Identify all business activities, including any business for which such
15 Individual Defendant performs services whether as an employee or
16 otherwise and any entity in which such Individual Defendant has any
17 ownership interest;
- 18 4) Describe in detail such Individual Defendant's involvement in each such
19 business, including title, role, responsibilities, participation, authority,
20 control, and any ownership;
- 21 5) Identify all of that Individual Defendant's businesses by all of their
22 names, telephone numbers, and physical, postal, email, and Internet
23 addresses;
- 24 6) Describe the activities of each such business, including the goods and
25 services offered, the means of advertising, marketing, and sales, and the
26 involvement of any other Individual Defendant (which Individual
27 Defendants must describe if they know or should know due to their own
28 involvement);

- 1 7) Describe in detail whether and how Individual Defendant is in
- 2 compliance with each Section of this Order; and
- 3 8) Provide a copy of each Order Acknowledgment obtained pursuant to this
- 4 Order, unless previously submitted to Plaintiffs.

5 B. For five years after entry of this Order, Defendant Selb, and for fifteen years after
6 entry of this Order, Defendant Bennett, must submit a compliance notice, sworn under penalty
7 of perjury, within fourteen days of any change in the following:

- 8 1) Any designated point of contact;
- 9 2) The structure of any entity that such Defendant has any ownership
- 10 interest in or controls directly or indirectly that may affect compliance
- 11 obligations arising under this Order, including: creation, merger, sale, or
- 12 dissolution of the entity or any subsidiary, parent, or affiliate that engages
- 13 in any acts or practices subject to this Order;
- 14 3) Name, including aliases or fictitious name, or residence address; or
- 15 4) Title or role in any business activity, including any business for which such
- 16 Defendant performs services whether as an employee or otherwise and
- 17 any entity in which such Defendant has any ownership interest, and
- 18 identify the name, physical address, and any Internet address of the
- 19 business or entity.

20 C. Each Individual Defendant must submit to both Plaintiffs notice of the filing of
21 any bankruptcy petition, insolvency proceeding, or similar proceeding by or against such
22 Individual Defendant within fourteen days of its filing.

23 D. Any submission to the Commission required by this Order to be sworn under
24 penalty of perjury must be true and accurate and comply with 28 U.S.C. § 1746, such as by
25 concluding: “I declare under penalty of perjury under the laws of the United States of America
26 that the foregoing is true and correct. Executed on: _____” and supplying the date, signatory’s
27 full name, title (if applicable), and signature.

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1 E. Unless otherwise directed by a Commission representative in writing, all
2 submissions to the Commission pursuant to this Order must be emailed to DEbrief@ftc.gov or
3 sent by overnight courier (not the U.S. Postal Service) to: Associate Director for Enforcement,
4 Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW,
5 Washington, DC 20580. The subject line must begin: FTC v. Selb or Bennett, as applicable,
6 Matter No. X260001.

7 **XII. Recordkeeping**

8 **It is further ordered** that Individual Defendants must create certain records for fifteen
9 years after entry of the Order, and retain each such record for five years. Specifically, each
10 Individual Defendant for any business that such Individual Defendant, individually or
11 collectively with any other Individual Defendant, is a majority owner or controls directly or
12 indirectly, must create and retain the following records:

13 A. Accounting records showing the revenues from all goods or services sold;

14 B. Personnel records showing, for each person providing services, whether as an
15 employee or otherwise, that person's: name; addresses; telephone numbers; job title or position;
16 dates of service; and (if applicable) the reason for termination;

17 C. Records of all consumer complaints and refund requests, whether received
18 directly or indirectly, such as through a third party, and any response;

19 D. All records of an Established Business Relationship with any person for a period
20 of five (5) years from the start of that relationship and for a period of five (5) years after any
21 Manually Dialed Outbound Telephone Call placed to that person based on the Established
22 Business Relationship;

23 E. All records of an Express Written Agreement from any person for a period of
24 five (5) years from the date of such written agreement, and for a period of five (5) years after
25 any Manually Dialed Outbound Telephone Call placed to that person based on the Express
26 Written Agreement;

27 F. All records necessary to demonstrate full compliance with each provision of this
28 Order, including all submissions to any Plaintiff; and

1 G. A copy of each unique advertisement or other marketing material.

2 **XIII. Compliance Monitoring**

3 **It is further ordered** that, for the purpose of monitoring Individual Defendants’
4 compliance with this Order, including the financial representations upon which part of the
5 judgment was suspended and any failure to transfer any assets as required by this Order:

6 A. Within fourteen days of receipt of a written request from a representative of any
7 Plaintiff, each Individual Defendant must: submit additional compliance reports or other
8 requested information, which must be sworn under penalty of perjury; appear for depositions;
9 and produce documents for inspection and copying. Plaintiffs are also authorized to obtain
10 discovery, without further leave of court, using any of the procedures prescribed by Federal
11 Rules of Civil Procedure 29, 30 (including depositions by remote means), 31, 33, 34, 36, 45, and
12 69.

13 B. For matters concerning this Order, Plaintiffs are authorized to communicate
14 directly with each Individual Defendant. Individual Defendants must permit representatives of
15 Plaintiffs to interview any employee or other person affiliated with any Individual Defendant
16 who has agreed to such an interview. The person interviewed may have counsel present.

17 C. Plaintiffs may use all other lawful means, including posing, through its
18 representatives as consumers, suppliers, or other individuals or entities, to Individual Defendants
19 or any individual or entity affiliated with Individual Defendants, without the necessity of
20 identification or prior notice. Nothing in this Order limits the Commission’s lawful use of
21 compulsory process, pursuant to Sections 9 and 20 of the FTC Act, 15 U.S.C. §§ 49, 57b-1.

22 D. Upon written request from a representative of Plaintiffs, any consumer reporting
23 agency must furnish consumer reports concerning Individual Defendants, pursuant to Section
24 604(1) of the Fair Credit Reporting Act, 15 U.S.C. §1681b(a)(1).

1 **XIV. Retention of Jurisdiction**

2 **It is further ordered** that this Court retains jurisdiction of this matter for purposes of
3 construction, modification, and enforcement of this Order.

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It is so ordered:

United States District Judge

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So stipulated and agreed:

for Plaintiffs:

Federal Trade Commission

Simon Barth

Dated: June 2, 2026

Simon Barth, MA Bar No. 706122, DC Bar No. 90035761

James E. Evans, VA Bar No. 83866
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Federal Trade Commission

State of Nevada

Aaron D. Ford, Attorney General
Ernest D. Figueroa, Consumer Advocate

/s/ Ziwei Zheng

Dated: June 2, 2026

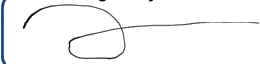
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for the Individual Defendants:

Dated:

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Terrance Selb

Dated:

Signed by:

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Tyler Bennett

Dated: May 21, 2026

/s/ Bradley Austin

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