



Consumer Financial  
Protection Bureau

1700 G Street, N.W., Washington, DC 20552

## **CFPB and Navajo Nation v. S/W Tax Loans, Inc., J Thomas Development of NM, Inc., Dennis R. Gonzales, and Jeffrey Scott Thomas – Case No. 2013-0968-02**

### **Background:**

On April 16, 2015, the court approved the final stipulated judgment and order filed by the Bureau and the Navajo Nation against S/W Tax Loans, Inc. (“Southwest”) for violations of the Truth in Lending Act (TILA) and the Consumer Financial Protection Act of 2010 (CFPA). The company operated an illegal tax-refund scheme. The scheme was based on tax-preparation franchises steering low-income consumers, including many citizens of the Navajo Nation, toward high-cost tax-refund-anticipation loans. S/W Tax Loans, Inc. was ordered to pay \$480,000 in consumer redress.

More information about this case can be found in our [press release](#). To see the court order in the S/W Tax Loans, Inc. case, click [here](#).

### **Victim Compensation:**

The CFPB has contracted with Epiq Systems, Inc. to administer payments for this case and to answer questions from consumers. For questions related to this case, please:

**Call:** 1-888-266-9276 (Toll-Free)

**Email:** [swtaxloans\\_info@cfpbconsumerprotection.org](mailto:swtaxloans_info@cfpbconsumerprotection.org)

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