



CHRIS CHRISTIE  
Governor

KIM GUADAGNO  
Lt. Governor

## New Jersey Office of the Attorney General

Division of Consumer Affairs  
Office of Consumer Protection  
124 Halsey Street, 7<sup>th</sup> Floor, Newark NJ



JOHN J. HOFFMAN  
Acting Attorney General

STEVE C. LEE  
Acting Director

October 28, 2015

**Mailing Address:**  
P.O. Box 45025  
Newark, NJ 07101  
(973) 504-6200

### VIA CERTIFIED AND REGULAR MAIL

Detex Corp. d/b/a Navarro Tax Services  
93 Market Street  
Paterson, New Jersey 07505  
Attn: Diana Navarro

### NOTICE OF VIOLATION AND OFFER OF SETTLEMENT

Dear Ms. Navarro:

The New Jersey Division of Consumer Affairs, Office of Consumer Protection ("Division") has conducted an investigation of **Detex Corp. d/b/a Navarro Tax Services** ("You" or "Your"), as set forth in the attached Certification of Investigator Oscar Mejia. You have been found to have operated as a "Notary" pursuant to N.J.S.A. 52:7-11, and have engaged in the following violations of the Consumer Fraud Act, N.J.S.A. 56:8-1 et seq. ("CFA"), and the Regulations Governing General Advertising Practices, N.J.A.C. 13:45A-9.1 et seq. ("Advertising Regulations"), by:

- a. Advertising and offering for sale "notary public" and "immigration" services, thus, misleading consumers into believing that You are qualified to provide advice as to immigration and citizenship in the United States, when such is not the case, in violation of N.J.S.A. 56:8-2 and N.J.A.C. 13:45A-9.2(a)(9);
- b. Advertising and offering for sale "notary public" and "immigration" services, thus, misleading consumers into believing that You are qualified to prepare and file legal documents with US Customs and Immigration Service ("USCIS"), when such is not the case, in violation of N.J.S.A. 56:8-2 and N.J.A.C. 13:45A-9.2(a)(9);
- c. Providing advice to consumers concerning the preparation of USCIS legal documents, when not legally authorized to do so, in violation of N.J.S.A. 56:8-2; and
- d. Providing consumers information as to charges for the preparation of USCIS documents, when not legally permitted to charge such fees, in violation of N.J.S.A. 56:8-2.

These violations constitute violations of the Consumer Fraud Act, subjecting You to

civil penalties pursuant to **N.J.S.A. 56:8-13**, as well as reimbursement of investigative costs and/or attorneys' fees, pursuant to **N.J.S.A. 56:8-11 and 56:8-19**.

**IF YOU DO NOT CONTEST THE VIOLATIONS ALLEGED** and wish to avail Yourself of this opportunity to settle the Investigation, within **fifteen (15)** days from the date of this Notice, You should sign and return the **enclosed Answering Certification** and agree to the following:

1. Cease and desist from engaging in any practices in violation of the CFA and the Advertising Regulations, including, providing any immigration advice without participation in the Recognition & Accreditation Program with USCIS; and
2. Pay a civil penalty in the amount of \$5,000.00

**If the above-referenced payment is received by the Division, along with your signed Answering Certification, You need not do anything further.**

**IF YOU DO NOT CONTEST THE VIOLATIONS ALLEGED**, but want to present information to Division representatives about any mitigating circumstances in Your case that may persuade the Division to reduce the civil penalty, You may request an informal **Mitigation Conference**. If You request a Mitigation Conference, the conference date is **October 30, 2015 at 10:00 AM, at 124 Halsey Street, 7th Floor, Newark, New Jersey 07101**. Alternatively, **you may send written documentation to the Division** concerning any mitigating circumstances that You believe may persuade the Division to reduce the civil penalty. **In order to elect either of these options, You must return the enclosed Answering Certification within fifteen (15) days from the date of this Notice.** The Division will then review this material and respond to you.

**IF YOU CONTEST THE VIOLATIONS ALLEGED**, and do not wish to settle the matter consistent with the terms set forth above, **You may request a formal Administrative Hearing by returning the enclosed Answering Certification within fifteen (15) days from the date of this Notice.** In that event, this letter will serve as notice of the violations against you. You should be aware that in making its final decision, the Division may, if violations of the above-referenced statutes and regulations have been proven, order civil penalties and remedies other than the settlement offer above. **Specifically, You may be ordered to: pay civil penalties in an amount up to \$5,000 for the first violation and up to \$20,000 for the second violation and each subsequent violation pursuant to N.J.S.A. 56:8-13; pay consumer restitution pursuant to N.J.S.A. 56:8-15; and pay investigative costs and attorneys' fees to the Division, pursuant to N.J.S.A. 56:8-11 and 56:8-19.**

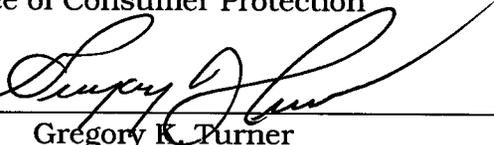
Before a determination is made with regard to whether an **Administrative Hearing** will be conducted before the Director of the Division or referred to the Office of Administrative Law, a **Pre-Hearing Conference** will be held. If you request an **Administrative Hearing**, your **Pre-Hearing Conference** will be scheduled **on October 30, 2015 at 10:00 AM, at 124 Halsey Street, 7th Floor, Newark, New Jersey 07101** with Investigator **Oscar Mejia ("Investigator Mejia")**, a representative of the Division. **You may be accompanied by an attorney.** Should you have any questions regarding this procedure, or seek an adjournment of this date, please contact **Investigator Mejia**,

who may be reached at (973) 504-6261. **Your attendance at this Pre-Hearing Conference is mandatory.** Any failure to appear without a satisfactory explanation may result in an order barring you from raising certain defenses at the **Administrative Hearing**, pursuant to **N.J.A.C. 1:1-14.4**. The purpose of this **Pre-Hearing Conference** is to discuss the issues in this matter and the defenses which You may wish to raise. You should be prepared to discuss the evidence You will propose to offer at the **Administrative Hearing**. It may be helpful if You bring to the **Pre-Hearing Conference** a copy of any documentation that supports your position. If the Division determines that there are no material facts in dispute, You will have an opportunity to submit legal arguments and any documentation that may be relevant to the ultimate disposition of this matter. If there are material facts in dispute, an **Administrative Hearing** will be scheduled. During the **Administrative Hearing**, You, either personally or with the assistance of an attorney, will have an opportunity to respond to the alleged violations and submit evidence and present testimony as may be necessary for the Division to make a final determination.

**IF YOU FAIL TO RESPOND to this Notice within fifteen (15) days of the date of this letter, the settlement offer will be withdrawn, and You will be deemed in default.** The allegations against You will be deemed uncontested. Thereafter, this Notice and the underlying proofs may be reviewed by the Director of the Division, and a **Final Decision and Order on Default ("Order")** will issue, and **You may be ordered to: pay civil penalties in an amount up to \$5,000 for the first violation and up to \$20,000 for the second violation and each subsequent violation pursuant to N.J.S.A. 56:8-13; pay consumer restitution pursuant to N.J.S.A. 56:8-15; and pay investigative costs and attorneys' fees to the Division pursuant to N.J.S.A. 56:8-11 and 56:8-19.** Once an **Order** has been entered, Your failure to pay any civil penalties, attorneys' fees, investigative costs and/or restitution within the time allowed will result in the filing of a **Certificate of Debt. Any subsequent violation of an Order with a cease and desist provision may subject you to a penalty of up to \$25,000 per violation pursuant to N.J.S.A. 56:8-18.** Service of an **Order** will be deemed effective if sent by first-class mail and certified mail, return receipt requested, to your last known mailing address.

Should You have any questions, please contact **Investigator Mejia** at (973) 504-6261.

New Jersey Division of Consumer Affairs  
Office of Consumer Protection

By:   
\_\_\_\_\_  
Gregory K. Turner  
Assistant Deputy of Enforcement

**ANSWERING CERTIFICATION**

I, Diana Navarro, hereby acknowledge that I have read and reviewed the Notice, regarding alleged violations of the **CFA, N.J.S.A. 56:8-1 et seq., and the Advertising Regulations, N.J.A.C. 13:45A-1.1 et seq.**

**PLEASE CHECK ONE OF THE OPTIONS BELOW:****(OPTION 1):**

- **I DO NOT CONTEST THE VIOLATIONS ALLEGED** and acknowledge the conduct that has been alleged and **agree** to:

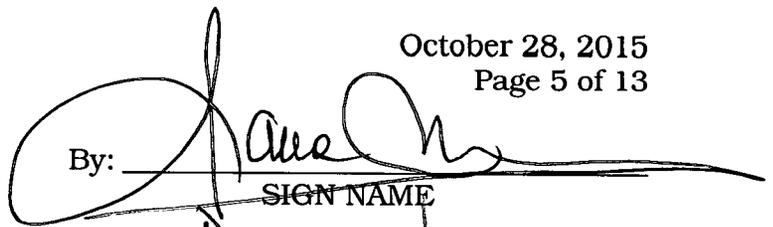
1. Cease and desist from engaging in any practices in violation of the CFA and the Advertising Regulations, including, providing any immigration advice without participation in the Recognition & Accreditation Program with the US Customs and Immigration Service ("USCIS"); and
2. Pay a civil penalty in the amount of \$5,000.00.

I understand, acknowledge and agree that I shall not engage in:

1. Advertising and offering for sale "notary public" and "immigration" services, thus, misleading consumers into believing that You are qualified to provide advice as to immigration and citizenship in the United States, when such is not the case, in violation of N.J.S.A. 56:8-2 and N.J.A.C. 13:45A-9.2(a)(9);
2. Advertising and offering for sale "notary public" and "immigration" services, thus, misleading consumers into believing that You are qualified to prepare and file legal documents with US Customs and Immigration Service ("USCIS"), when such is not the case, in violation of N.J.S.A. 56:8-2 and N.J.A.C. 13:45A-9.2(a)(9);
3. Providing advice to consumers concerning the preparation of USCIS legal documents, when not legally authorized to do so, in violation of N.J.S.A. 56:8-2; and
4. Providing consumers information as to charges for the preparation of USCIS documents, when not legally permitted to charge such fees, in violation of N.J.S.A. 56:8-2.

I am also aware that the action taken against me by the Division herein is a matter of public record, and that the Division's **Notice** and this Answering Certification are public documents. I am enclosing herewith a cashier's check or money order in the sum of **\$5,000.00** made payable to the "New Jersey Division of Consumer Affairs"; delivered to: New Jersey Department of Law and Public Safety, Division of Consumer Affairs, Office of Consumer Protection, 124 Halsey Street, P.O. Box 45025, Newark, New Jersey 07101, ATTN: **Van Mallet**.

Dated: 10/30/15

By:   
SIGN NAME  
Name: Diana Navarro  
PRINT NAME

**(OPTION 2)**

\_\_\_\_\_ **I DO NOT CONTEST THE VIOLATIONS ALLEGED** and hereby waive any rights I may have to a hearing in this matter in order to defend myself against any alleged violations, **BUT** I ask the Division to consider mitigating circumstances in my case before rendering its final decision.

\_\_\_\_ I request a **Mitigation Conference** to present information to Division representatives; I understand that the Mitigation Conference will be held on **October 30, 2015 at 10:00 AM, at 124 Halsey Street, 7th Floor, Newark, New Jersey 07101.**

\_\_\_\_ I am submitting **written documentation concerning mitigating circumstances**; I understand that the Division will consider this material before rendering a final decision.

I understand that, if, after considering the mitigation evidence presented, the Division is not persuaded that any reduction in the amounts set forth above and in the **Notice** is warranted or that any of the other terms or conditions should be modified, the following terms may be ordered and I will be obligated to:

1. Cease and desist from engaging in any practices in violation of the CFA and the Advertising Regulations, including, providing any immigration advice without participation in the Recognition & Accreditation Program with the US Customs and Immigration Service ("USCIS");
2. Pay a civil penalty in the amount of \$5,000.00.

I understand, acknowledge and agree that I shall not engage in:

1. Advertising and offering for sale "notary public" and "immigration" services, thus, misleading consumers into believing that You are qualified to provide advice as to immigration and citizenship in the United States, when such is not the case, in violation of N.J.S.A. 56:8-2 and N.J.A.C. 13:45A-9.2(a)(9);
2. Advertising and offering for sale "notary public" and "immigration" services, thus, misleading consumers into believing that You are qualified to prepare and file legal documents with US Customs and Immigration Service ("USCIS"), when such is not the case, in violation of N.J.S.A. 56:8-2 and N.J.A.C. 13:45A-9.2(a)(9);
3. Providing advice to consumers concerning the preparation of USCIS legal documents, when not legally authorized to do so, in violation of N.J.S.A. 56:8-2; and
4. Providing consumers information as to charges for the preparation of USCIS documents, when not legally permitted to charge such fees, in violation of N.J.S.A. 56:8-2.

If a modification in these terms is accepted by the Division, I will be notified of the

amounts that I must pay. I am also aware that the action taken against me by the Division herein is a matter of public record, and that the Division's **Notice** and this Answering Certification are public documents. Failure to comply may subject me to further enforcement proceedings and any failure to make a required payment will result in the filing of a **Certificate of Debt**.

Dated: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

**(OPTION 3)**

\_\_\_\_\_ **I CONTEST THE VIOLATIONS ALLEGED** and **request a formal Administrative Hearing.** I understand that I am required to attend a **Pre-Hearing Conference on October 30, 2015 at 10:00 AM, at 124 Halsey Street, 7th Floor, Newark, New Jersey 07101,** at which the issues in this matter will be discussed. I will thereafter be advised of the time, date and place for the **Administrative Hearing** if a determination has been made that there are material facts in dispute. I am aware that **I may be represented by an attorney and that at the time of the Administrative Hearing** I may offer testimony, documentation and legal argument relevant to the alleged violations. **I understand that in making a final decision, the Director of the Division may, if unlawful activity has been proven, assess civil penalties, attorneys' fees, investigative costs and restitution exceeding the settlement offer in this Notice,** and may order such other remedies as deemed appropriate. I am also aware that this proceeding is a matter of public record and that the **Notice** and this **Answering Certification** are public documents.

Dated: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

**Detex Corp. d/b/a Navarro Tax Services  
93 Market Street,  
Paterson, New Jersey 07505**

**INVESTIGATIVE CERTIFICATION**

I, **Oscar Mejia**, being of full age, do hereby certify as follows:

1. I am employed as an Investigator by the Office of the Attorney General, Division of Consumer Affairs, Office of Consumer Protection ("Division"), located at 124 Halsey Street, Newark, New Jersey 07101, and have held that position at all times relevant to this Certification.
2. Attached hereto is a true copy of a photograph of Detex Corp. d/b/a Navarro Tax Services, located at 93 Market Street, Paterson, New Jersey 07505, advertising immigration services on the window of the business. A photograph of the Detex Corp. d/b/a Navarro Tax Services business location is attached as Exhibit A.
3. On August 5, 2015, I went to Detex Corp. d/b/a Navarro Tax Services located at 93 Market Street, Paterson, New Jersey 07505. I provided Diana Navarro, a notary and representative of Detex Corp. d/b/a Navarro Tax Services, an immigration scenario. I explained that my fiancée was in the United States on an expired student visa and requested immigration services by asking for Ms. Navarro for advice and assistance.
4. Ms. Navarro explained that I needed to first get married to my fiancée and then put together documents to demonstrate that our relationship was legitimate, for example, bank statements, utility bills, and a photo album, to prepare for our interview with Immigration. Ms. Navarro provided me with a breakdown of the services provided, explained she would fill out the immigration forms on my behalf and how much she charges for her services. Ms. Navarro stated it would cost \$1,600.00 for the USCIS applications and \$850.00 for her services to fill out all immigration forms for my fiancée. A copy of the breakdown Ms. Navarro provided is attached as Exhibit B.
5. I determined that Detex Corp. d/b/a Navarro Tax Services and the notary, Ms. Navarro, are not authorized by the US Customs and Immigration Service to give legal advice regarding immigration by searching the recognized organization and accredited representative lists each individually at <http://www.justice.gov/eoir/ra/raroster.htm>.
6. I determined that Ms. Navarro is an active Notary in the State of New Jersey by searching Notary Public Search at the Department of Treasury <http://www.state.nj.us/treasury/revenue/notary.shtml>. Her commission ends on July 25, 2016. A copy of the notary search is attached as Exhibit C.
7. Certain of the above-referenced documents contain personal identifying information. That information has been redacted.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

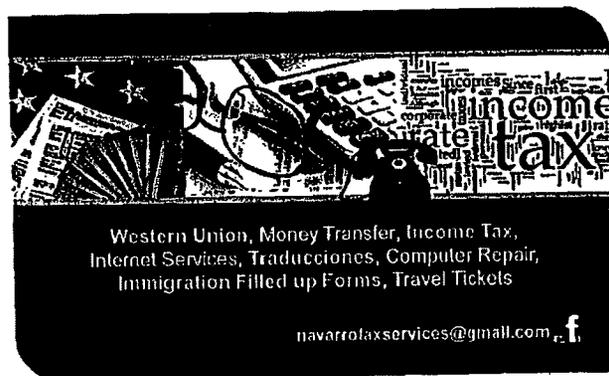
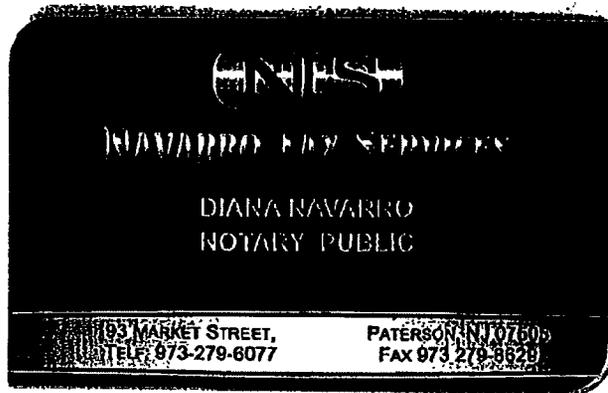
  
\_\_\_\_\_  
OSCAR MEJIA

Dated: October 28, 2015  
Newark, New Jersey

# **EXHIBIT A**



# **EXHIBIT B**



<p>Per.</p> <p>M.O. 420-</p> <p>EL B.C.</p> <p>2 FORDS</p> <p>- PARI. MAR.</p> <p><u>SHE</u></p> <p>PASAP - I-94</p> <p>BURSA CER</p> <p>4 FORD</p> <p><del>FRANCISCO</del></p> <p><del>DIVORCIO</del></p>	<p>ADJ SUMA</p> <p>M.O. 985 =</p> <p>- 85 =</p> <p>MARRIAGE</p> <p>DIVORCE</p> <p>ANUNCIO</p> <p><u>EXAMEN MEDICO</u></p> <p>CER. I. 8X</p> <p>2014, 13, 12</p> <p>- CARERA <u>BOGOTA</u></p>	<p>E. A</p> <p>Free</p>
<p><del>800</del></p>		<p>3-51</p>
<p>27.</p> <p>SI</p> <p>4 N.</p>		<p>300</p> <p>300</p>

# **EXHIBIT C**



## PUBLIC NOTARY SEARCH

[Click Here](#) to search again

Name	City	Zip Code	Commission Valid Through
NAVARRO, DIANA	WAYNE	07470	25-JUL-16
NAVARRO, EDWIN	ISELIN	08830-	26-MAY-20
NAVARRO, ELAINE	EGG HARBOR CITY\	08215-	10-JUN-18
NAVARRO, FELIPE	JACKSON	08527-	23-SEP-18
NAVARRO, JOHN	CLIFFSIDE PARK	07010-	04-NOV-17
NAVARRO, LESLIE	CLIFTON	07012-	11-MAR-19
NAVARRO, LINNELL	WESTWOOD	07675-	18-OCT-15
NAVARRO, MARIA ISABEL	NEPTUNE	07753-	12-AUG-19
NAVARRO, MARTHA	WEST ORANGE	07052-	17-NOV-18
NAVARRO, MARY JO-ANNE	HAWTHORNE	07506-	17-AUG-15
NAVARRO, MILDRED	CAMDEN	08104-	04-MAY-17
NAVARRO, PATRICIA	CLIFFWOOD BEACH	07735-	02-JUN-20
NAVARRO, RALPHIE	FORDS	08863-	05-JAN-20
NAVARRO, ROBERTO	NEWARK	07104-	16-APR-20
NAVARRO, ROSA	HALEDON	07508-	17-APR-19
NAVARRO, SAMUEL	FREEHOLD	07728-	10-JUL-16
NAVARRO, TITO	JERSEY CITY	07307-	31-MAR-16
NAVARRO-CRUZ, YADIRA	ELIZABETH	07202-	22-JUN-16
18 RECORDS FOUND			
<a href="#">TOP</a>			



Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/1140

Date 10/29/15 04:03:22 PM

NTX

PATERSON-MAIN

0010 0010070 0188

Pay



BANK OF AMERICA FIVE ZERO ZERO ZERO CTSCTS

\*\*\*\$5,000.00

To The Order Of NJ DIVISION OF CONSUMER AFFAIRS

Remitter (Purchased By): DETEX CORP

Bank of America, N.A.  
SAN ANTONIO, TX

*[Handwritten Signature]*  
AUTHORIZED SIGNATURE

⑈ 1579101433 ⑈ ⑆ 14000019 ⑆ 001641006097 ⑈

00-53-3364B 11-2010

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS.