DISCIPLINARY REVIEW BOARD

OF THE

SUPREME COURT OF NEW JERSEY

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July 1, 2010

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VIA CERTIFIED MAIL, R.R.R. & REGULAR MAIL

Rhondi L. Schwartz, Esq. c/o Kevin H. Marino, Esq. Marino Tortorella & Boyle, PC 437 Southern Blvd. Chatham, NJ 07928-1488

CORRECTED LETTER

Re: <u>In the Matter of Rhondi L. Schwartz</u> Docket No. DRB 10-049 District Docket No. XIV-06-585E LETTER OF ADMONITION

Dear Ms. Schwartz:

The Disciplinary Review Board reviewed the motion for discipline by consent (reprimand or such lesser discipline as the Board may determine is warranted) filed by the Office of Attorney Ethics in the above matter, pursuant to <u>R.</u> 1:20-10. Following a review of the record, the Board determined to grant the motion and to impose an admonition.

Specifically, during the time in question, you were an associate with the firm of Shapiro & Diaz, which was in the business of processing mortgage loan defaults through foreclosures and related bankruptcy matters. During a bankruptcy proceeding, it came to the court's attention that there were anomalies in a certification filed by Shapiro & Diaz on behalf of mortgagee Everhome Mortgage Company ("Everhome"). In response to an inquiry by the court, you and Shapiro & Diaz admitted that, by agreement with Everhome's default loan servicer, pre-signed signature pages were utilized for certifications submitted to the bankruptcy court with applications for stay relief.

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The pre-signed certifications were on file with Shapiro & Diaz prior to the preparation of the substance of the documents to which the certifications were attached. In many instances, the signatories on the certifications were not the client-providers of the information in the certifications and did not review and attest to the accuracy of the certifications, before they were filed with the court. The record revealed the steps that you and Shapiro & Diaz utilized to ensure that the information was accurate in your filings with the court, which efforts were noted by the court.

The Board found that, in utilizing this procedure, you lacked dishonesty but, rather, were motivated by the desire to expedite court filings and thereby increase efficiency and productivity. Nevertheless, your conduct constituted a misrepresentation that the certifications had been properly executed, a violation of <u>RPC</u> 8.4(c) and <u>RPC</u> 8.4(d).

In imposing only an admonition, the Board noted your previously unblemished ethics history of over twenty years and your lack of dishonest intent.

Your conduct has adversely reflected not only upon you as an attorney but also upon all members of the bar. Accordingly, the Board has directed the issuance of this admonition to you. <u>R.</u> 1:20-15(f)(4).

A permanent record of this occurrence has been filed with the Clerk of the Supreme Court and the Board's office. Should you become the subject of any further discipline, it will be taken into consideration.

The Board has also directed that the costs of the disciplinary proceedings be assessed against you. An invoice of costs will be forwarded under separate cover.

Very truly yours,

Julianne K. DeCore Chief Counsel

JKD/sj

- c: Chief Justice Stuart Rabner Associate Justices
 - Mark Neary, Clerk, Supreme Court of New Jersey Gail G. Haney, Deputy Clerk, Supreme Court of New Jersey (w/ethics history)

Louis Pashman, Chair, Disciplinary Review Board Charles Centinaro, Director, Office of Attorney Ethics