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January 25, 2012

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Vanessa Verduga, Esq. c/o Richard De Vita, Esq. De Vita & Associates 1228 Garden Street Hoboken, New Jersey 07030

Re: In the Matter of Vanessa Verduga

Docket No. DRB 11-313
District Docket No. XIV-2009-0073E
LETTER OF ADMONITION

Dear Ms. Verduga:

The Disciplinary Review Board has reviewed your conduct in the above matter and has concluded that it was improper. Following a review of the record, the Board determined to impose an admonition.

Specifically, in January 2008, you purchased real property from Joseph Covello. You certified on the RESPA statement that it all receipts "a true and accurate statement of disbursements" made on your account or by you. In fact, the figures on the RESPA were not accurate. Although the RESPA indicated that you brought \$26,260.01 to the closing, you brought no funds to the closing. Moreover, a \$40,000 second mortgage was listed on the RESPA in the summary of Seller's Transaction as a "Private Mortgage," but not in the Summary of Borrower's Transaction, as it should have been. Your conduct was unethical and a violation of RPC 8.4(c).

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In imposing only an admonition, the Board considered that you had been admitted to the bar in 2006 and that your experience with real estate transactions was minimal. In addition, you were represented at the closing and may only have been following the directions of your counsel.

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. \underline{R} . 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

uliane X. Delore

Chief Counsel

JKD/paa

C: Chief Justice Stuart Rabner Associate Justices Louis Pashman, Chair Disciplinary Review Board Mark Neary, Clerk Supreme Court of New Jersey Gail G. Haney, Deputy Clerk Supreme Court of New Jersey (w/ethics history) Charles Centinaro, Director Office of Attorney Ethics