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OF THE

SUPREME COURT OF NEW JERSEY

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ASSISTANT COUNSEL

December 6, 2010

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

Ravinder S. Bhalla, Esq. Bhalla & Cho 333 Washington Street, Suite 203 Jersey City, NJ 07302

RE: In the Matter of Ravinder S. Bhalla
Docket No. 10-258
District Docket No. XIV-2010-0099E
LETTER OF ADMONITION

Dear Mr. Bhalla:

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 2010, you negotiated a \$120,000 relocation agreement for tenants Natasha Srivastava and Scott Siegel. On January 12, 2010, you received the proceeds from Richard Seltzer, Esq., attorney for the landlord and deposited his \$120,000 trust account check. Instead of waiting for the check to clear the bank, you immediately disbursed the proceeds to your clients and to yourself for your fee, causing an overdraft in your trust account. Although the bank honored all of the checks, your conduct was improper. You disbursed uncollected funds — funds that had not yet cleared and been credited to your trust account, in violation of RPC 1.15(a). N.J. Advisory Comm. on Professional Ethics Op. 454 (May 15, 1980).

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In addition, a subsequent audit of your trust account revealed several recordkeeping deficiencies, violations of RPC 1.15(d) and R. 1:20-6. See, e.q., In the Matter of Thomas F. Flynn, III, DRB 08-359 (February 20, 2009); In the Matter of Arthur G. D'Alessandro, DRB 01-247 (June 17, 2002); and In the Matter of Marc D'Arienzo, DRB 00-101 (June 29, 2001).

In imposing only an admonition, the Board considered that you have had no final discipline since your 1999 bar admission; that you expressed deep remorse for your conduct; that you have taken steps to correct the recordkeeping deficiencies, including the use of T.A.M.E. software for the trust account; and that you have given considerable time and service to your community.

Your conduct 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. 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,

ulianne K. DeCore

Chief Counsel

JKD/si

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