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OF THE

SUPREME COURT OF NEW JERSEY

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October 20, 2014

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

Craig S. Gilgallon, Esq. c/o Fredric L. Shenkman, Esq. Cooper Levinson 1125 Atlantic Avenue Atlantic City, New Jersey 08401

Re: <u>In the Matter of Craiq S. Gilgallon</u>

Docket No. DRB 14-158
District Docket No. XIV-2014-0190E
LETTER OF ADMONITION

Dear Mr. Gilgallon:

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, on March 26, 2012, you represented Carolyn Mungo in the purchase of real estate from Sherry Satterwhite. Ms. Satterwhite's mortgage of \$88,250.60 had to be satisfied from the closing proceeds. As the closing agent, you were responsible for satisfying Ms. Satterwhite's mortgage, but failed to do so. As a result, on June 22, 2012, Ms. Satterwhite received a Notice of Intent to Foreclose. Your conduct was unethical and a violation of RPC 1.3.1

In addition, an audit of your attorney records revealed a

 $^{^{1}}$ Although you stipulated to a violation of \underline{RPC} 1.15(b), the Board found that the more applicable rule is \underline{RPC} 1.3 (lack of diligence).

Craig S. Gilgallon, Esq.
October 20, 2014

I/M/O Craig S. Gilgallon, DRB 14-158
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series of recordkeeping irregularities that occurred as a result of your failure to supervise your bookkeeper, violations of \underline{RPC} 1.15(d) and \underline{RPC} 5.3(b).

In imposing only an admonition, the Board considered that you acknowledged your wrongdoing by entering into a disciplinary stipulation; that you have no disciplinary history in twelve years at the bar; and that, as soon as you discovered that the mortgage had not been satisfied, you cut your vacation short, quickly forwarded the funds to the mortgagee, and used your own money to pay the additional interest and fees accrued from your delay in paying off the mortgage.

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,

Ellen A. Brodsky

Chief Counsel

EAB/lg

C: Chief Justice Stuart Rabner Associate Justices Bonnie C. Frost, Chair (via e-mail) 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
HoeChin Kim, Deputy Ethics Counsel
Office of Attorney Ethics

Sherry A. Satterwhite, Grievant