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OF THE

SUPREME COURT OF NEW JERSEY

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December 3, 2007

Stephen W. Townsend, Clerk
Supreme Court of New Jersey
P.O. Box 970
Trenton, New Jersey 08625-0962

Re: In the Matter of Dennis A. Cipriano
Docket No. DRB 07-169
District Docket No. XIV-04-230E
Consent to Discipline

Dear Mr. Townsend:

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 pursuant to R. 1:20-10(b). Following a review of the record, the Board determined to grant the motion. In the Board's view, a reprimand is the appropriate discipline for respondent's violations of RPC 1.8(a) (conflict of interest), RPC 1.15(a) (neglect misappropriation), and the recordkeeping provisions of RPC 1.15(d).

Specifically, in late 2003, respondent borrowed \$735,000 from a client without regard to the requirements of RPC 1.8(a). Further, he negligently invaded client funds (\$49,000) held in his attorney trust account, as a result of poor recordkeeping practices. In addition, he commingled personal funds and client funds in his trust account. Finally, he failed to reconcile his trust account, to maintain receipts and disbursements journals, and to keep a running balance for checkbook stubs.

Page Two


I/M/O Dennis A. Cipriano

Docket No. DRB 07-169

Enclosed are the following documents:

1. Notice of motion for discipline by consent, dated May 23, 2007.
2. Stipulation of discipline by consent, dated May 21, 2007.
3. Affidavit of consent, dated May 21, 2007.
4. Ethics history, dated December 3, 2007.

Very truly yours,


for Julianne K. DeCore
Chief Counsel

/tk

Encls.

c: William J. O'Shaughnessy, Chair, Disciplinary Review Board
David E. Johnson, Jr., Director, Office of Attorney Ethics
Richard J. Sapinski, Esq., Respondent's Counsel