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November 23, 2020

**VIA CERTIFIED MAIL, REGULAR MAIL & E-MAIL**

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**Re: In the Matter of Estelle Flynn Lord**  
Docket No. DRB 20-218  
District Docket No. XIV-2019-0354E  
**LETTER OF ADMONITION**

Dear Ms. Lord:

The Disciplinary Review Board has reviewed the motion for discipline by consent (admonition) filed by the Office of Attorney Ethics (OAE) in the above matter, pursuant to R. 1:20-10. Following a review of the record, the Board granted the motion and determined to impose an admonition for your violation of RPC 1.15(d) (failure to comply with the recordkeeping requirements of R. 1:21-6).

Specifically, on December 4, 2018, the OAE conducted a random compliance audit of your attorney trust account (ATA), which revealed that, as of as of November 30, 2018, the account held twenty-one inactive client balances, totaling \$13,311, comprising the bulk of the \$13,596.63 ATA balance. The OAE could not determine how old the inactive client balances were, however, because you did not produce any client ledger cards.

The OAE audit revealed the additional recordkeeping deficiencies: (1) failing to maintain a separate ledger sheet for attorney funds held for bank charges; (2) permitting inactive trust ledger balances to remain in the ATA for an extended period; (3) failing to maintain a separate sheet for each trust client; (4) permitting attorney funds in the trust account to be held in excess of the amount for bank charges; (5) failing to properly designate the attorney business account (ABA);

(6) failing to maintain a fully descriptive ABA receipts journal; and (7) failing to retain ABA imaged processed checks.

In a 2011 random compliance audit, the OAE had uncovered the same recordkeeping deficiencies that were discovered during the 2018 random audit leading to this disciplinary matter. Accordingly, you were aware of your R. 1:21-6 recordkeeping obligations.

On January 2, 2019, you admitted to the OAE that you did not possess the ledger cards for inactive client matters, and that the balances had improperly remained in your ATA since 2008, if not longer, and had been present during the 2011 audit. You stipulated to having violated RPC 1.15(d) by failing to comply with the R. 1:21-6 recordkeeping requirements.

By letter dated July 25, 2019, the OAE directed you to produce certain financial documents by August 16, 2019. You promptly provided the requested documents to the OAE. On February 28, 2019, you provided to the OAE the ledger cards you had re-created for each client matter, and proof that all twenty-one inactive client balances either had been disbursed to the clients or had been deposited in the New Jersey Superior Court Trust Fund. You, thus, corrected your recordkeeping deficiencies and came into compliance with R. 1:21-6.

In imposing only an admonition, the Board considered that you readily admitted the misconduct; were contrite and remorseful; accepted an agreement for discipline by consent; promptly rectified the recordkeeping deficiencies; and are now in compliance with the Rules.

Your conduct has adversely reflected not only on you as an attorney but also on 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, this admonition will be taken into consideration.

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

Very truly yours,

/s/ Ellen A. Brodsky

Ellen A. Brodsky  
Chief Counsel

EAB/trj

c: See attached list

Chief Justice Stuart Rabner

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Supreme Court of New Jersey

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Colleen L. Burden, Deputy Ethics Counsel

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