

**SUPREME COURT OF NEW JERSEY  
D-123 September Term 2024  
090770**

**In the Matter of** :

**Daniel Goldsmith Ruggiero** :

**An Attorney at Law** :

**(Attorney No. 004742007)** :

**O R D E R**

The Disciplinary Review Board having filed with the Court its decision in DRB 24-290, recommending as a matter of reciprocal discipline pursuant to Rule 1:20-14(a) that **Daniel Goldsmith Ruggiero of Parkland, Florida**, who was admitted to the bar of this State in 2007, should be suspended from the practice of law for three months based on discipline imposed by the Supreme Judicial Court of the Commonwealth of Massachusetts for unethical conduct that in New Jersey constitutes violations of RPC 1.1(a) (engaging in gross neglect), RPC 1.4(b) (failing to keep a client reasonably informed about the status of a matter and to comply with reasonable requests for information), RPC 1.4(c) (failing to explain a matter to the extent reasonably necessary to permit the client to make informed decisions about the representation), RPC 5.3(b) (failing to supervise a nonlawyer assistant), RPC 5.3(c) (rendering a lawyer responsible for the conduct of a nonlawyer employee that would be a

violation of the RPCs if engaged in by the lawyer under certain circumstances), RPC 5.4(a) (fee sharing with a nonlawyer), RPC 7.1(a)(1) (making a false or misleading communication about the lawyer or the lawyer's services), RPC 7.5(a) (using an impermissible firm name or letterhead), RPC 7.5(e) (utilizing an impermissible name or letterhead), and RPC 8.4(c) (engaging in conduct involving dishonesty, fraud, deceit, or misrepresentation); and

The Disciplinary Review Board having further recommended that the Court consider a new disciplinary approach to unethical conduct involving the practice of collecting advance fees for mortgage modification services in violation of the Mortgage Assistance Relief Services (MARS) regulations, 12 C.F.R. §1051.1 to §1051.11, because such misconduct is increasingly common;

And good cause appearing;

It is ORDERED that **Daniel Goldsmith Ruggiero** is suspended from the practice of law for a period of three months, and until further order of the Court, effective October 10, 2025; and it is further

ORDERED that members of the New Jersey bar may be subjected to enhanced discipline for future violations of the MARS regulations; and it is further

ORDERED that respondent comply with Rule 1:20-20 dealing with suspended attorneys; and it is further

ORDERED that pursuant to Rule 1:20-20(c), respondent's failure to comply with the Affidavit of Compliance requirement of Rule 1:20-20(b)(15) may (1) preclude the Disciplinary Review Board from considering respondent's petition for reinstatement for a period of up to six months from the date respondent files proof of compliance; (2) be found to constitute a violation of RPC 8.1(b) and RPC 8.4(d); and (3) provide a basis for an action for contempt pursuant to Rule 1:10-2; and it is further

ORDERED that the entire record of this matter be made a permanent part of respondent's file as an attorney at law of this State; and it is further

ORDERED that respondent reimburse the Disciplinary Oversight Committee for appropriate administrative costs and actual expenses incurred in the prosecution of this matter, as provided in Rule 1:20-17.

WITNESS, the Honorable Stuart Rabner, Chief Justice, at Trenton, this 3rd day of September, 2025.

A handwritten signature in cursive script, appearing to read "Heather J. Baker".

**CLERK OF THE SUPREME COURT**