

SUPREME COURT OF NEW JERSEY
DISCIPLINARY REVIEW BOARD
Docket No. 25-152
District Docket Nos. XIV-2024-0317E
and XIV-2025-0065E

In the Matter of Tamara Laniece Sharp
An Attorney at Law

Argued
September 18, 2025

Decided
October 31, 2025

Alexandra J. Gitter appeared on behalf of the
Office of Attorney Ethics.

Respondent appeared pro se.

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Introduction

To the Honorable Chief Justice and Associate Justices of the Supreme Court of New Jersey.

This matter was before us pursuant to R. 1:20-6(c)(1).¹ The Office of Attorney Ethics (the OAE) charged respondent with having violated RPC 1.15(d) (failing to comply with the recordkeeping requirements of R. 1:21-6), RPC 5.5(a)(1) (engaging in the unauthorized practice of law – failing to maintain professional liability insurance while practicing as a limited liability company, as R. 1:21-1B(a)(4) requires), and RPC 8.1(b) (failing to cooperate with disciplinary authorities).

For the reasons set forth below, we determine that a reprimand, with conditions, is the appropriate quantum of discipline for respondent's misconduct.

Ethics History

Respondent earned admission to the New Jersey bar in 2016 and to the Pennsylvania bar in 2018. She has no prior discipline in New Jersey. During the

¹ That Rule provides that the pleadings and a statement of the procedural history of the matter may be filed directly with us, without a hearing, if the pleadings do not raise genuine disputes of material fact, respondent does not request an opportunity to be heard in mitigation, and the presenter does not request an opportunity to present aggravating circumstances.

relevant timeframe, she maintained a practice of law in Cherry Hill, New Jersey. She also was affiliated, as counsel, at a firm in Philadelphia, Pennsylvania.

Facts

Respondent maintained an attorney trust account (ATA) and attorney business account (ABA) at Citizens Bank.

On July 1, 2024, respondent was the subject of a random audit conducted by the OAE. The OAE's audit revealed the following recordkeeping deficiencies:

- a. Improper ATA designation, in violation of R. 1:20-6(a)(2);
- b. Failure to maintain an ATA ledger sheet for law firm funds, in violation of R. 1:21-6(c)(1)(B);
- c. Failure to maintain a monthly schedule of client ledger sheet balances for monthly reconciliation with the ATA, in violation of R. 1:21-6(c)(1)(H);
- d. Electronic transfers made from the ATA without signed written instructions, in violation of R. 1:21-6(c)(1)(A);
- e. Failure to maintain required ATA records or a period of seven years, in violation of R. 1:21-6(c)(1);
- f. Improper ABA designation, in violation of R. 1:21-6(a)(2);
- g. Failure to maintain an ABA receipts journal, in violation of R. 1:21-6(c)(1)(A);

- h. Failure to maintain an ABA disbursements journal, in violation of R. 1:21-6(c)(1)(A);
- i. Failure to maintain required ABA records for a period of seven years, in violation of R. 1:21-6(c)(1);
- j. Funds deposited into the ABA not related to the practice of law;
- k. Improper corporate designation on ATA statements, in violation of R. 1:21-1A(c); and
- l. Failure to maintain malpractice insurance, in violation of R. 1:21-1B(b).

[C¶10; A¶3; Ex.2.]²

Following respondent's failure to cooperate with the OAE's three subsequent attempts to help her remediate the recordkeeping deficiencies, the OAE docketed the matter for disciplinary investigation (District Docket No. XIV-2025-0065E).³ Thereafter, on February 3, 2025, the OAE sent respondent

² "C" refers to the formal ethics complaint, "A" refers to respondent's June 23, 2025 verified answer, and "Ex." refers to the exhibits to the complaint. In paragraph 3 of her verified answer to the formal ethics complaint, respondent affirmatively stated that she "admit[s] to all the facts stated in the complaint." In her answer, however, she did not separately respond to each allegation. Rather, the remainder of her answer sets forth her explanation for failing to fully cooperate with the OAE's investigation.

³ The OAE emphasized that, had respondent cooperated with the random audit, the auditor would have worked with her to bring her records into compliance. However, by failing to do so, she "lost this invaluable opportunity and instead opened the door to the instant disciplinary investigation." The OAE affirmatively stated, however, that respondent's failure to comply with the random audit did not form a basis for its RPC 8.1(b) charge. Rather, the fact of her noncompliance was included in the complaint only as context for the OAE's docketing the matter for investigation. Specifically, the OAE asserted that its random audit program is primarily educational, and not disciplinary, in nature.

a letter, via e-mail, informing her that this matter had been docketed for investigation and directing her to provide, no later than February 14, 2025, a written explanation as to why she failed to cooperate with the random audit. Respondent, however, failed to reply.

Meanwhile, on July 10, 2024, Citizens Bank notified the OAE of an overdraft affecting respondent's ATA. Specifically, on July 10, 2024, \$40 was debited from respondent's ATA which, at the time, held only \$15, resulting in a negative balance of (\$25). At the time of the overdraft, respondent was not maintaining any client or third-party funds in her ATA and, consequently, no misappropriation occurred as a result of the overdraft.

On July 18, 2024, the OAE docketed the overdraft for investigation under a separate docket number (District Docket No. XIV-2024-0317E) than the investigation stemming from the random audit. On the same date, the OAE directed respondent, in writing, to submit a written explanation for the overdraft by August 19, 2024. Respondent, however, failed to reply.

On August 29, 2024, the OAE sent respondent a second letter, via certified and regular mail, directing her to submit a written explanation for the overdraft by September 10, 2024. The letter sent by regular mail was not returned to the OAE.⁴ Respondent, again, failed to provide a timely written explanation for the

⁴ The record does not indicate whether the certified mail was delivered.

overdraft.

On September 17, 2024, the OAE called respondent at her office telephone number of record and left a voicemail. On the same date, the OAE sent an e-mail to respondent, via her e-mail address of record, detailing her failure to respond to the OAE's prior two letters and directing her to contact the OAE. The e-mail was not returned to the OAE as undeliverable. On September 19, 2024, respondent left a voicemail message for the OAE. The OAE returned respondent's call and left a message; however, respondent failed to return the OAE's call.

On September 25, 2024, the OAE visited both of respondent's known office addresses, in New Jersey and in Pennsylvania, and hand-delivered copies of the OAE's prior correspondence.

On October 10, 2024, the OAE sent a letter, via certified and regular mail, to respondent's office address of record, with an additional copy via electronic mail, to respondent's e-mail addresses of record, informing her that, as a result of her failure to submit a written explanation for the overdraft, she was required to produce copies of her books and records by October 24, 2024. The OAE also informed respondent that it was scheduling a demand audit for November 7, 2024. Respondent, however, failed to submit her books and records by the deadline.

On October 29, 2024, the OAE called respondent's office telephone number and left a message with her answering service; the OAE additionally called, and was able to speak with respondent, via her home telephone number. During that telephone call, respondent acknowledged receipt of the OAE's October 10 letter and admitted that she had failed to provide the requested documents by the deadline. She agreed, however, to submit the required documents by November 1, 2024.

On November 1, 2024, respondent produced some, but not all, of the requested records. Specifically, respondent's production included (1) a completed bank account disclosure form, (2) copies of her ATA and ABA statements, and (3) a written explanation of the ATA overdraft. She explained that she does not use her ATA because most of her work is contracted and she is paid a salary. Concerning the overdraft, she stated that, following the random audit, she was instructed to keep the remaining \$15 in her ATA. However, after attempting to change the title of her account from IOLTA to ATA, "for some reason the account was receiving ZELLE transactions that should have went into the checking account."

Consequently, on November 1, 2024, the OAE notified respondent, via e-mail, that her submission was incomplete and directed her to produce, no later than November 6, 2024, the following documents: (1) ATA client ledger cards,

including a ledger card for law firm funds for bank fees; (2) monthly ATA three-way reconciliations; (3) monthly ATA receipts and disbursements journals; and (4) monthly ABA receipts and disbursements journals. Respondent, however, failed to produce the outstanding records.

On November 7, 2024, respondent requested, via e-mail, an adjournment of the November 7 demand audit.⁵ That same date, the OAE granted respondent's adjournment request, rescheduled the demand audit for November 12, 2024, and directed her to provide her outstanding records by that date. The OAE also offered to assist her in recreating her records, if needed. Respondent, however, failed to submit the outstanding records by the November 12 deadline.

During her November 12, 2024 demand audit, respondent admitted that she was responsible for recordkeeping at her law firm and that she did not maintain malpractice insurance, despite operating as an LLC. She additionally admitted that she had not been maintaining, for the requisite seven-year period, the following ATA books and records: (1) a checkbook; (2) client ledger sheets; (3) monthly receipts and disbursements journals; (4) monthly three-way reconciliations; and (5) deposit slips.

With respect to her ABA, respondent similarly admitted that she had failed

⁵ According to respondent, her adjournment request was necessitated by weather conditions that prevented her from returning to the country on November 6, 2024, as she had anticipated.

to maintain monthly ABA receipts and disbursements journals, as well as ABA deposit slips, for the requisite seven-year period. She further admitted that she did have, but never used, a checkbook for her ABA.

Respondent informed the OAE that she was confused about how to perform three-way reconciliations and, further, that her delayed response to the OAE's various letter requests had resulted from her confusion as to which documents were required. She also conceded that she had begun creating ATA receipts and disbursements journals following the conclusion of the random audit, which was conducted in July 2024. To alleviate her apparent confusion, the OAE offered to provide respondent with examples of journals and three-way reconciliations, and to answer questions regarding any remaining areas of confusion, or regarding the proper preparation of her records, upon her request. She also admitted to having received the OAE's three letters regarding the random audit and that she had failed to respond due to her confusion about what records were needed.

On November 13, 2024, the OAE informed respondent that its demand audit of her records (including records obtained via subpoena) revealed the following recordkeeping deficiencies:

- a. No malpractice insurance, in violation of R. 1:21-1B(b);
- b. No ATA checkbook, in violation of R. 1:21-6(c)(1)(G);

- c. No client ledgers, in violation of R. 1:21-6(c)(1)(B);
- d. No ledger for law firm funds, in violation of R. 1:21-6(c)(1)(B);
- e. Improper designation on the ATA, in violation of R. 1:21-6(c)(1)(G);
- f. Electronic transfers made from the ATA without prior authorization, in violation of R. 1:21-6(c)(1)(A);
- g. No monthly ATA receipts journals, in violation of R. 1:21-6(c)(1)(A);
- h. No monthly ATA disbursement journals, in violation of R. 1:21-6(c)(1)(A);
- i. No monthly ATA three-way reconciliations, in violation of R. 1:21-6(c)(1)(H);
- j. No deposit slips, in violation of R. 1:21-6(a)(2);
- k. Improper designation on the ABA, in violation of R. 1:21-6(a)(2);
- l. No ABA checkbook, in violation of R. 1:21-6(c)(1)(G);
- m. No monthly ABA receipts journals, in violation of R. 1:21-6(c)(1)(A); and
- n. No ABA disbursement journals, in violation of R. 1:21-6(c)(1)(A).

[C¶22.]

On November 13, 2024, the OAE sent respondent another letter, directing her to submit her outstanding records by December 6, 2024. The OAE also

provided respondent with a copy of its Outline of Recordkeeping Requirements. On the same date, respondent confirmed receipt of the e-mail. Thereafter, on November 21, 2024, the OAE sent respondent a follow-up e-mail, again offering to assist her in recreating her missing records. Although the e-mail was not returned as undeliverable, respondent both failed to reply and failed to produce the outstanding records by the December 6, 2024 deadline.

On December 9, 2024, respondent sent the OAE an e-mail, apologizing for her delay and requesting an extension of time, until December 13, 2024, to produce her corrected records. That same date, the OAE granted respondent's extension request to December 13, 2024. On December 13, respondent sent an e-mail to the OAE with questions regarding some of her identified recordkeeping deficiencies; the OAE replied on the same date. Respondent, however, still failed to provide her outstanding books and records, or proof that she had corrected her recordkeeping deficiencies, by the December 13 deadline.

Thereafter, on December 17, 2024, the OAE left a voicemail message for respondent, informing her that it had not received her records and requesting a return call; respondent, however, failed to return the call. The next day, the OAE sent an e-mail, summarizing its earlier voicemail message and requesting an update by December 20, 2024.

On December 18, 2024, respondent replied to the OAE, via e-mail, and

provided an update of her efforts to address the recordkeeping deficiencies. In her e-mail, she admitted that she had conducted improper electronic transfers and had failed to maintain deposit slips, and she additionally asked some questions about how to compile her remaining records. In its response e-mail, sent the same date, the OAE answered respondent's questions and directed her to produce all outstanding documents by January 8, 2025.

On January 9, 2025, respondent submitted the following records to the OAE: (1) an updated ABA signature card, indicating that she had requested that the bank designate her ABA as an "Attorney Operating Account;" (2) an e-mail confirming her recent order of checks; (3) monthly ATA and ABA receipts and disbursements journals; and (4) monthly ATA three-way reconciliations.

On January 9, 2025, following its review of her submission, the OAE sent respondent an e-mail, informing her that the following documents remained outstanding: (1) a client ledger for law firm funds maintained in her ATA for bank charges; (2) proof of malpractice insurance; (3) copies of ATA and ABA checks displaying proper designations; and (4) an ABA statement displaying a proper designation. The OAE directed respondent to submit the outstanding records by February 7, 2025.

On January 21, 2025, respondent sent the OAE an e-mail containing an update regarding her records. Specifically, she stated that she had been dealing

with a medical issue and was recovering from surgery, conducted the week prior; however, she indicated that she still expected to be able to provide all the requested documents by the February deadline. The OAE replied, via e-mail, acknowledging receipt of respondent's status update and reminding her of the specific records that remained outstanding.

On January 30, 2025, the OAE sent respondent another e-mail requesting an additional recordkeeping correction to her ATA designation, by February 7, 2025. On the same date, the OAE also called respondent and confirmed her receipt of its e-mail. However, respondent failed to submit any of the outstanding documents. The OAE also called respondent on February 7, 2025; however, despite informing the OAE she would call them back, she failed to do so.

On February 11, 2025, the OAE sent respondent a final e-mail, directing her to produce the outstanding records. Respondent, however, failed to reply. As of April 29, 2025, the date of the formal ethics complaint, respondent had not submitted her outstanding records to the OAE.

Based on the foregoing, the OAE charged respondent with having violated RPC 1.15(d) by failing to maintain her books and records in compliance with R. 1:21-6, and RPC 5.5(a) by failing to maintain professional liability insurance, as R. 1:21-1B requires, while practicing law as a limited liability company. The

OAE also charged respondent with having violated RPC 8.1(b) by failing to maintain her financial records, as R. 1:21-6 requires, and by failing to provide proof to the OAE that she had cured her recordkeeping deficiencies.

The Parties' Positions Before the Board

In its written submission to us and during oral argument, the OAE urged that a reprimand was the appropriate quantum of discipline for respondent's misconduct. Citing relevant disciplinary precedent, addressed below, the OAE observed that recordkeeping infractions typically are met with an admonition where, as here, they have not caused the negligent misappropriation of client funds. Reprimands, however, have been imposed where the attorney fails to rectify recordkeeping deficiencies brought to their attention in connection an audit and fails to fully cooperate with the OAE. Likewise, the OAE argued that respondent's failure to maintain the required professional liability insurance warranted a reprimand.

In aggravation, the OAE noted respondent's ongoing failure to bring her financial records into compliance, despite repeated opportunities to do so. Specifically, the OAE pointed to the following four outstanding deficiencies: (1) failing to maintain a client ledger card for law firm funds held in her ATA; (2) failing to maintain professional liability insurance; (3) improperly

designated ABA bank statements; and (4) failing to provide proof that “client” had been deleted from her ATA designation.

In mitigation, the OAE acknowledged respondent’s unexpected medical issues, as detailed in her verified answer to the formal ethics complaint. In further mitigation, the OAE noted respondent’s lack of prior discipline and the fact she had cured some of the recordkeeping deficiencies.

As conditions to the discipline, the OAE recommended that respondent be required to (1) attend an OAE-approved continuing legal education course in recordkeeping, and (2) submit confirmation that she resolved the four outstanding recordkeeping deficiencies.

Respondent did not submit a brief for our consideration. However, in her amended verified answer, she conceded that the OAE continuously had worked with her for months, informing her what was needed and how to resolve her recordkeeping infractions. She explained that she was diagnosed with anxiety and has been taking medication for a few years. Further, on January 14, 2025, she had emergency surgery, following which she was heavily medicated and required the assistance of a nurse. Following her return to work, she was catching up on cases and hearings that she had missed and “admittedly forgot about getting the rest of the information to the OAE.” Thereafter, in March 2025, she developed another medical condition for which she underwent surgery on

March 27, 2025.

Although respondent has been able to work around her medical issue, she stated that “it has been difficult keeping up with everything” and, candidly, forgot about the investigation until she received the formal ethics complaint in June 2025. Although she initially failed to file an answer, she received the OAE’s five-day letter reminding her to file an answer; however, she stated that she had trials, was preparing for a family trip, and had a family emergency.

Respondent explained that, currently, she works as “Of Counsel” for a Philadelphia-based firm. Further, she is a law guardian for the State and has numerous clients, who are minors, that rely upon her. She stated that she “did not intentionally fail to cooperate with the OAE,” she “work[s] hard to be an ethical attorney,” but did not “underst[and] the complexity and weight of having my own law firm.”

Regarding her obligation to maintain liability insurance, respondent represented that she “plan[s] to settle” this issue in the “coming weeks,” and is “considering removing the LLC, because I cannot afford to pay malpractice insurance at this time.” In closing, she stated that she is “working to get my mental and physical health in a healthy state, in addition to my business affairs in order.”

During oral argument before us, in response to our questioning,

respondent represented that she had obtained professional liability insurance the previous day (September 17, 2025), explaining that she previously had not done so due to the cost. Further, she explained that, in connection with her own firm, she only has a few clients (estimating one per year for the past seven years) and that most of her legal work is performed with the Philadelphia firm, where she is covered by the firm's professional liability insurance.

Regarding her failure to cooperate, respondent offered that she had attempted to produce the required records to the OAE but was confused about what was required and overwhelmed with having to produce records for a two-year period. Further, she maintained that her medical issues compounded her inability to fully respond to the OAE's requests.

Analysis and Discipline

Violations of the Rules of Professional Conduct

Following our review of the record, we find that the facts set forth in the formal ethics complaint support all the charges of unethical conduct by clear and convincing evidence.

Respondent admittedly violated RPC 1.15(d) by failing to comply with the recordkeeping requirements of R. 1:21-6 in numerous respects. Specifically, she failed to (1) maintain ATA or ABA receipts or disbursements journals (she

concededly did not begin preparing these journals until after the OAE's random audit); (2) conduct ATA monthly three-way reconciliations; (3) maintain an ATA checkbook; (4) maintain proper ATA and ABA designations; (5) conduct proper electronic ATA transactions; (6) maintain client ledgers; and (7) maintain all required ATA and ABA records for a period of seven years. Indeed, months after the OAE's intervention and repeated offers to assist, respondent's records remain deficient.

Next, respondent violated RPC 5.5(a)(1) by admittedly failing to maintain professional liability insurance in connection with the operation of her law practice. R. 1:21-1B(a)(4) requires a limited liability company to obtain and maintain, in good standing, one or more policies of lawyers' professional liability insurance. The Court Rule provides, in relevant part, that:

The limited liability company shall obtain and maintain in good standing one or more policies of lawyers' professional liability insurance which shall insure the limited liability company against liability imposed upon it by law for damages resulting from any claim made against the limited liability company by its clients arising out of the performance of professional services by attorneys employed by the limited liability company in their capacities as attorneys.

Further, R. 1:21-1B(a)(5) requires a limited liability company formed to engage in the practice of law to file with the Clerk of the Court a certificate of insurance, within thirty days of filing its certificate of formation. The Court Rule also

requires the limited liability company to file with the Clerk any amendments to or renewals of the certificate of insurance within thirty days of the effective date of the amendment or renewal.

Here, respondent was required, by Court Rule, to maintain professional liability insurance and to file certificates with the Clerk. Respondent, however, admitted to the OAE and in her verified answer to the formal ethics complaint, that she failed to maintain the required insurance. Even though the duration of respondent's practice of law without carrying a liability insurance policy is unclear, there is no question that she engaged in unauthorized practice of law, in violation of RPC 5.5(a)(1), via her admitted failure to carry the required insurance. See In the Matters of Nathaniel Martin Davis, DRB 24-162 and DRB 24-189 (January 14, 2025) at 55-56 (finding a violation of RPC 5.5(a)(1) where the attorney ceased carrying professional liability insurance after determining that the premiums were too high), so ordered, 260 N.J. 227 (2025).

Respondent also violated RPC 8.1(b) by failing to cooperate fully with the OAE's investigation following the overdraft of her ATA. Specifically, between July 18, 2024 and February 11, 2025, the OAE contacted respondent more than ten times in writing and six times via telephone. Although she sporadically replied to the OAE's communication attempts and even participated in the November 2024 demand audit, she failed to provide the complete and accurate

records the OAE directed her to produce. The OAE even provided its recordkeeping outline for guidance and repeatedly offered to assist her in the reconstruction of her records. Despite the OAE's exhaustive efforts, respondent failed to produce complete financial records and unnecessarily delayed the OAE's investigation in this matter. As of the date of the OAE's formal ethics complaint, she still had failed to comply with the recordkeeping obligations required of all attorneys.

Further, as stated, respondent conceded that she failed to maintain numerous financial records for the OAE's inspection and, further, that she failed to retain certain ATA and ABA records for the required seven-year period. An attorney who, like respondent, fails to comply with the requirements of R. 1:21-6 "in respect of the maintenance, availability and preservation of accounts and records or who fails to produce or to respond completely to questions regarding such records as required shall be deemed to be in violation of RPC 1.15(d) and RPC 8.1(b)." R. 1:21-6(i).

It is well settled that cooperation short of the full cooperation required by the Rules has resulted in the finding that the attorney violated RPC 8.1(b). In the Matter of Marc Z. Palfy, DRB 15-193 (March 30, 2016) at 48 (describing the attorney's "cooperation as no less disruptive and frustrating than a complete failure to cooperate," noting that "partial cooperation can be more disruptive to

a full and fair investigation, as it forces the investigator to proceed in a piecemeal and disjointed fashion”), so ordered, 225 N.J. 611 (2016). See also In re Sheller, 257 N.J. 495 (2024) (although the attorney timely replied to the OAE’s correspondence, he admittedly failed to bring his financial records into compliance, despite the OAE’s extensive efforts spanning fourteen months; indeed, on at least four occasions, the OAE provided the attorney with specific guidance on how to correct his records; notwithstanding the OAE’s repeated good faith efforts to accommodate him, his submissions consistently remained deficient; we, thus determined that he violated RPC 8.1(b)), and In re Higgins, 247 N.J. 20 (2021) (the attorney failed, for more than seventeen months, to comply with the OAE’s numerous requests for information regarding the matters under investigation, necessitating his temporary suspension; although the attorney ultimately filed a reply to the ethics grievance, brought his records into compliance, and stipulated to his misconduct, we concluded that his lengthy period of non-compliance constituted a failure to cooperate).

In sum, we determine that respondent violated RPC 1.15(d), RPC 5.5(a)(1), and RPC 8.1(b). The sole issue left for our determination is the appropriate quantum of discipline for respondent’s misconduct.

Quantum of Discipline

Recordkeeping irregularities ordinarily are met with an admonition where, as here, they have not resulted in negligent misappropriation. The quantum of discipline is enhanced, however, if the failure to cooperate is with an arm of the disciplinary system, such as the OAE, which uncovers recordkeeping improprieties in an ATA and requests additional documents. See, e.g., Sheller, 257 N.J. 495 (reprimand for an attorney after a random audit revealed recordkeeping deficiencies that the OAE previously had identified in a random audit eight years earlier; the attorney failed to cooperate with the OAE's investigation, despite the passage of fourteen months and multiple prompts from the OAE; in mitigation, the attorney had no prior discipline and stipulated to his misconduct); In re Wachtel, 257 N.J. 359 (2024) (reprimand for an attorney who failed to provide the OAE with complete financial records and to correct his recordkeeping deficiencies, despite five extensions granted by the OAE; by the date of the parties' stipulation, the attorney still had not provided the OAE with records demonstrating that he had resolved these deficiencies; in mitigation, the attorney had no disciplinary history and his misconduct did not harm any client); In re Schlachter, 254 N.J. 375 (2023) (reprimand for an attorney who committed recordkeeping violations and, for almost a year, failed to comply with the OAE's numerous record requests; ultimately, the attorney provided only a portion of

the requested records; although the OAE attempted to help the attorney take corrective action, he remained non-compliant with the recordkeeping Rules; in mitigation, the attorney's misconduct resulted in no harm to his clients and he had no disciplinary history in sixteen years at the bar); In re Tobin, 249 N.J. 96 (2021) (censure for an attorney who, following an OAE random audit that uncovered several recordkeeping deficiencies (including more than \$800,000 in negative client balances), failed to provide the documents requested in the OAE's seven letters and eight telephone calls, spanning more than one year; although we noted that a reprimand was appropriate for the attorney's recordkeeping violations and failure to cooperate, we imposed a censure in light of the attorney's prior reprimand for recordkeeping violations and the default status of the matter; in mitigation, the attorney had been practicing law for sixty-three years and suffered serious health problems prior to the continuation date of the random audit).

The baseline level of discipline for practicing law without maintaining the required professional liability insurance is an admonition. See In re Lindner, 239 N.J. 528 (2019) (in a default matter, for a three-year period, the attorney practiced law via a limited liability company without maintaining professional liability insurance; no prior discipline).

However, if the misconduct is accompanied by other violations or aggravating factors, greater discipline may be warranted. See In re Killen, 245 N.J. 381 (2021) (reprimand for an attorney who knowingly failed to maintain professional liability insurance for four years; specifically, the attorney made a conscious decision not to renew his professional liability insurance policy based on financial considerations, demonstrating that his own monetary interests were more important than the interests of his clients; the attorney also violated RPC 8.1(b) by refusing to reply to the OAE's communications regarding his conduct and by failing to appear for a demand interview; no prior discipline in his more than thirty-year legal career), and In re Coleman, 245 N.J. 264 (2019) (censure for an attorney who, in two consolidated matters, failed to maintain liability insurance while practicing law via a professional corporation; the attorney also negligently misappropriated client funds, violated the recordkeeping Rules, and, for nearly eight years, advertised as a professional corporation despite his corporate status having been revoked; in aggravation, we weighed the default status of one matter and, in the second matter, the prolonged shortage in the attorney's ATA; no prior discipline).

Here, respondent's misconduct is most similar to that of the reprimanded attorneys in Sheller, Wachtel, and Schlachter. Like those attorneys, respondent has no prior discipline, and her misconduct did not result in any client harm.

Further, the aggravating circumstances present in Tobin, which warranted a censure, are not present in this case. Specifically, unlike the attorney in Tobin, respondent replied to some of the OAE's communications and attempted to bring her records into compliance. Also, unlike Tobin, who allowed the matter to proceed as a default, respondent admitted to the misconduct and filed an answer to the formal ethics complaint. Finally, unlike respondent, Tobin had prior discipline.

Although respondent committed additional misconduct by failing to maintain professional liability insurance while practicing law as a limited liability company, her misconduct in this respect is most similar to that of the attorney in Lindner, who was admonished. Like Lindner, respondent failed to maintain the required liability insurance. However, unlike Linder, who allowed the matter to proceed as a default, respondent answered the formal ethics complaint.

Based on the foregoing disciplinary precedent, Sheller, Wachtel, and Schlachter in particular, we conclude that the baseline discipline for respondent's misconduct is a reprimand. In our view, respondent's additional misconduct of failing to maintain professional liability insurance does not alter that baseline. To craft the appropriate discipline in this case, however, we also consider aggravating and mitigating factors.

In aggravation, respondent failed to remediate her recordkeeping deficiencies despite numerous opportunities to do so. See In re Silber, 100 N.J. 517 (1985).

In mitigation, this matter represents respondent's first brush with the disciplinary system in her nine years at the bar. In further mitigation, we accord some weight to the medical issues she experienced during the relevant timeframe.

Conclusion

On balance, we determine that neither the aggravating nor mitigating factors are so compelling to warrant a departure from the baseline discipline and, thus, conclude that a reprimand is the appropriate quantum of discipline necessary to protect the public and preserve confidence in the bar.

As conditions to her discipline, we recommend that respondent be required to submit proof to the OAE, within ninety days of the Court's disciplinary Order in this matter, that she has (1) attended an OAE-approved continuing legal education course in recordkeeping, (2) cured the outstanding deficiencies identified during the OAE's investigation, and (3) obtained professional liability insurance.

In addition, we recommend the condition that respondent be required to

submit to the OAE, on a quarterly basis, her monthly three-way reconciliations for a period of two years and until further Order of the Court.

Member Rodriguez was absent.

We further determine to require respondent to reimburse the Disciplinary Oversight Committee for administrative costs and actual expenses incurred in the prosecution of this matter, as provided in R. 1:20-17.

Disciplinary Review Board
Hon. Mary Catherine Cuff, P.J.A.D. (Ret.),
Chair

By: /s/ Timothy M. Ellis
Timothy M. Ellis
Chief Counsel

SUPREME COURT OF NEW JERSEY
DISCIPLINARY REVIEW BOARD
VOTING RECORD

In the Matter of Tamara Laniece Sharp
Docket No. DRB 25-152

Argued: September 18, 2025

Decided: October 31, 2025

Disposition: Reprimand

<i>Members</i>	Reprimand	Absent
Cuff	X	
Boyer	X	
Campelo	X	
Hoberman	X	
Menaker	X	
Modu	X	
Petrou	X	
Rodriguez		X
Spencer	X	
Total:	8	1

/s/ Timothy M. Ellis
Timothy M. Ellis
Chief Counsel