

SUPREME COURT OF NEW JERSEY
DISCIPLINARY REVIEW BOARD
Docket No. DRB 25-157
District Docket No. XIV-2017-0642E

In the Matter of Christopher John Goodson
An Attorney at Law

Argued
September 18, 2025

Decided
December 1, 2025

Darrell M. Felsenstein appeared on behalf of the
Office of Attorney Ethics.

Lee David Vartan appeared on behalf of respondent.

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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 on a motion for final discipline filed by the Office of Attorney Ethics (the OAE), pursuant to R. 1:20-13(c)(2), following respondent's guilty plea and conviction, in the United States District Court for the District of New Jersey (the DNJ), for one count of conspiracy to commit bank fraud, in violation of 18 U.S.C. §§ 1344 and 1349 (a class B felony). The OAE asserted that this offense constitutes violations of RPC 8.4(b) (committing a criminal act that reflects adversely on the lawyer's honesty, trustworthiness, or fitness as a lawyer) and RPC 8.4(c) (engaging in conduct involving dishonesty, fraud, deceit, or misrepresentation).

For the reasons set forth below, we determine to grant the motion for final discipline and conclude that a three-year suspension, retroactive to respondent's October 10, 2018 temporary suspension, with a condition, is the appropriate quantum of discipline for his misconduct.

Ethics History

Respondent earned admission to the New Jersey and New York bars in 1999. He has no disciplinary history in New Jersey. During the relevant

timeframe, between January 2009 and December 2018, he maintained a practice of law in Montclair, New Jersey.

Effective September 28, 2018, the Supreme Court of New York, Appellate Division, Third Department (the NY Appellate Division), disbarred respondent in connection with his criminal conduct underlying this matter. In re Goodson, 187 A.D.3d 1289 (N.Y. App. Div. 3rd Dept. 2020). The NY Appellate Division observed that “an attorney convicted of a felony in a foreign jurisdiction that is essentially similar to a New York felony is automatically disbarred.” Id. at 1290 (citations omitted). To date, respondent remains disbarred in that jurisdiction.¹

Effective October 10, 2018, following his guilty plea before the DNJ, our Court temporarily suspended respondent in connection with his criminal conduct underlying this matter. In re Goodson, 235 N.J. 329 (2018).

Facts

The Bank Fraud Conspiracy

Between January 2011 and August 2017, respondent (a real estate practitioner), conspired with multiple individuals, including Anthony Garvin (a

¹ In New York, disbarred attorneys may apply for readmission to the practice of law “after the expiration of seven years from the entry of the order of disbarment.” 22 NYCRR § 1240.16(c)(1).

licensed real estate agent), to engage in a mortgage fraud scheme. In furtherance of their conspiracy, respondent and his co-conspirators first targeted New Jersey homeowners who had defaulted, or were at risk of default, on their mortgage loans. Thereafter, the conspirators “structure[d]” two real estate transactions for each property, resulting in “short sale flip[s].”

The first real estate transaction (the A to B transaction) involved the homeowner (the A owner) selling the property to a co-conspirator – or an entity controlled by a co-conspirator – (the B owner), via a short sale, resulting in a financial loss to the mortgage lender. In connection with the A to B transaction, the conspirators, through various “affirmative misrepresentations and omissions,” convinced the A owner’s mortgage lender to accept the sale of the property at a loss.

The second real estate transaction (the B to C transaction)² involved the sale of the same property by the B owner co-conspirator, or an entity controlled by that same co-conspirator, to a new owner (the C owner) who, at times, also was a co-conspirator. In connection with the B to C transaction, the C owner typically obtained a government-insured mortgage loan from a financial

² During the criminal proceeding before the DNJ, the government and respondent referred to the first and second real estate transactions, respectively, as the “A to B” and “B to C” transactions.

institution, unrelated to the A owner's mortgage lender, for a substantially larger sum of funds than the A to B short sale transaction.

Following the structured A to B and B to C transactions, the respective co-conspirators (except for respondent) split the illicit mortgage loan profits among themselves. Respondent only was paid his "closing fee" for his role in the transactions.

To ensure the success of their scheme, respondent and his co-conspirators utilized "affirmative misrepresentations and omissions . . . to prevent the financial institutions from detecting the fraud." Specifically, "certain co-conspirators" prepared fraudulent bank records; pre-approval letters; deeds; and title reports for submission to the lender in connection with the B to C transaction. Additionally, respondent allowed "deeds to be fraudulently recorded to reflect closing dates significantly in advance of the actual closing date of the A [to] B transaction." Utilizing the fraudulently recorded deeds, the conspirators ensured that "the B [to] C transactions sometimes [were] funded and closed" before the A to B transaction closing dates. On occasion, the conspirators utilized a portion of the B to C transaction loan funds – obtained under false pretenses using the fraudulently recorded deeds – to fund the A to B short sale.

Leveraging their criminal scheme, the conspirators engaged in multiple, illicit “short sale flip” transactions involving several properties. One such property was located in Union City, New Jersey (the Union City Property).

Between 2012 and 2013, Garvin and other co-conspirators “negotiate[d]” the A to B short sale in connection with the Union City Property, with the intent for an entity controlled by Garvin to become the prospective B owner. Prior to the A to B transaction, respondent and the co-conspirators sent the A owner’s mortgage holder multiple fraudulent documents, including bogus purchase agreements and a false “affidavit of arm’s length transaction.” In the affidavit, one or more of the co-conspirators misrepresented to the mortgage holder that there were “no agreements, understandings, or contracts relating to the current sale or subsequent sale” of the Union City Property.³ In reality, the co-conspirators “already had a contract in place for the impending” B to C transaction, for a significantly higher purchase price.

Additionally, in connection with the B to C transaction involving the Union City Property, respondent and the co-conspirators sent multiple fraudulent documents to a separate financial institution, in order to convince that institution to provide Garvin, as the prospective C owner, with a mortgage

³ The record before us is unclear whether respondent executed the false affidavit of arm’s length transaction.

loan for that property. Such fraudulent documents included a December 2012 facsimile concealing Garvin's control over the B owner entity, a loan application which significantly inflated Garvin's bank account balances, and fraudulent paystubs purportedly associated with Garvin.

Respondent and the co-conspirators conducted the structured transactions connected to the Union City Property "through fraudulent and misleading acts and practices." Specifically, although the B to C closing occurred prior to the A to B closing, respondent recorded a bogus deed, which falsely represented that the A to B closing had occurred first. The co-conspirators also submitted a false HUD-1 settlement statement in connection with the A to B transaction, and they utilized some of the mortgage loan funds obtained, under false pretenses, from the B to C financial institution to fund the A to B short sale.

The co-conspirators (other than respondent) profited from their criminal short sale flip of the Union City Property by reaping the difference between the A to B short sale amount and the much higher B to C sale price. Respondent received only his closing fee for his role in the scheme.

The Criminal Proceeding Before the DNJ

On July 23, 2018, respondent executed a written plea agreement in which he agreed to plead guilty to a one-count information charging him with

conspiracy to commit bank fraud, in violation of 18 U.S.C. §§ 1344 and 1349. Pursuant to the plea agreement, respondent admitted that he faced a maximum thirty-year term of incarceration for that offense. For purposes of calculating his offense level pursuant to the federal sentencing guidelines, respondent conceded that, as a result of the mortgage fraud conspiracy, the total “reasonably foreseeable” loss to the financial institutions was between \$1.5 and \$3.5 million. Respondent further admitted that he “was an organizer, leader, manager, or supervisor of the criminal activity.” Nevertheless, the government acknowledged that respondent clearly had accepted responsibility for his actions and assisted federal prosecutors by promptly expressing his intent to plead guilty.

On September 28, 2018, the United States Attorney for the DNJ issued the one-count information charging respondent with conspiracy to commit bank fraud for his role in the mortgage fraud scheme, including the Union City Property short sale flip.

That same date, respondent waived indictment and pleaded guilty as charged. During the plea hearing before the Honorable Katharine S. Hayden, U.S.D.J, respondent admitted that he “knowingly and intentionally” participated in the mortgage fraud scheme described in the information, including the illegal Union City Property transactions.

The government, in turn, proffered that, if it had prosecuted this matter before a jury, it would have presented witnesses and documents demonstrating respondent's role in the conspiracy. Specifically, the government would have presented respondent's fraudulent deeds, which would have demonstrated "that the flow of money for both the A to B and B to C transactions were structured in ways that reflected [the] fraudulent nature of the transactions." The government further stated that it would have established respondent's "instrumental" role "as an attorney . . . in allowing the conspiracy to move forward." Finally, the government noted that, pursuant to the federal sentencing guidelines, the sentencing range for respondent's conduct was a fifty-one to sixty-three-month term of incarceration.

Following the plea hearing, respondent, through counsel, promptly notified the OAE of his criminal offense, as R. 1:20-13(a)(1) requires.

On September 7, 2023, nearly five years after pleading guilty, respondent appeared before Judge Hayden for sentencing. During that proceeding, the government noted that respondent had cooperated in connection with the investigations of his co-conspirators, including Garvin. Based on respondent's cooperation, the government requested that Judge Hayden sentence him to a term of incarceration of between twenty-seven and thirty-three months, a range substantially lower than the term recommended by the sentencing guidelines.

The government underscored how respondent's cooperation enabled prosecutors to "broaden the investigation into other defendants," "follow up on leads," and "make [the] case" against Garvin.

The government argued, however, that, unlike the two young, inexperienced co-conspirators, who also had cooperated but received sentences of time served with supervised release,⁴ respondent was an experienced real estate attorney whose conduct was "critical to the commission of the bank fraud." Similarly, the government stressed that respondent's actions resulted in serious losses to the victimized financial institutions.

Respondent, through counsel, urged Judge Hayden to impose a term of home confinement of between eight and fourteen months, given his prolonged cooperation with the government and his "perfect track record on pretrial release." In support of his recommended sentence, respondent conceded that he "knew and understood that he supervised and organized unlawful real estate closings at his [law] office." However, he maintained that, following his arrest in November 2017, he began cooperating with the government, in order to take responsibility and ameliorate the effects of his crime. He also contended that he did not "invent" the mortgage fraud scheme but, rather, "allowed a few people who were edgy in the real estate world to . . . infect his [law] practice."

⁴ The identity of those co-conspirators is unclear based on the record before us.

Additionally, respondent emphasized his lack of criminal history, the effect his arrest had on his family, and his significantly reduced earnings following his October 2018 temporary suspension.

Moreover, during the sentencing hearing, respondent apologized for his conduct, accepted “full responsibility” for his actions, and claimed that he was “deeply ashamed and embarrassed that I allowed transactions to close in my office that I never should have.” In respondent’s view, he had “allowed a couple of clients to be associated with my firm that I now deeply regret.” He also pledged to provide full restitution to the victimized lenders.

Citing his cooperation with the government, Judge Hayden sentenced respondent to a twenty-month term of incarceration, followed by two years of supervised release. In imposing sentence, Judge Hayden noted that respondent “betrayed” the legal profession and his community by knowingly engaging in the mortgage fraud scheme. Specifically, Judge Hayden observed that he “betrayed the people who trusted him because he had a law license and because he had the power to effect transactions.” In that vein, Judge Hayden remarked that respondent “abused” the “power” of his law license “and gained personally from that abuse of trust.” Judge Hayden found that a twenty-month sentence provided both “adequate deterrence and punishment” and was “appropriate[ly]”

“lenien[t]” in view of the “struggle[s]” respondent’s family experienced as a result of his prosecution.

On November 16, 2023, Judge Hayden issued an amended criminal judgment memorializing the sentence and requiring respondent to pay \$499,750 in total restitution to five victimized financial institutions, which each incurred losses in amounts ranging from \$50,000 to \$174,000. Pursuant to the amended judgment, respondent solely was responsible for the restitution owed to the victims, except that one co-conspirator “may,” at some point, also become responsible for the \$174,000 loss owed to one of the victim banks.

The Parties’ Positions Before the Board

The OAE argued that respondent’s guilty plea and conviction for conspiracy to commit bank fraud constituted violations of RPC 8.4(b) and RPC 8.4(c).⁵

In support of its recommendation for a three-year term of suspension, the OAE emphasized that respondent had advanced the mortgage fraud conspiracy by backdating deeds, in order to convince the B to C lenders to provide

⁵ The OAE expressly declined to charge respondent with knowing misappropriation of entrusted funds, in violation of the principles of In re Wilson, 81 N.J. 451 (1979), and In re Hollendonner, 102 N.J. 21 (1985). Specifically, following a plenary investigation in which the OAE attempted, unsuccessfully, to obtain additional documents from the United States Department of Justice relating to the mortgage fraud conspiracy, the OAE concluded that it could not establish, by clear and convincing evidence, that respondent had misappropriated entrusted funds.

substantial mortgage loans, under false pretenses. The OAE, citing In re Eagan, 256 N.J. 322 (2024), argued that respondent should “narrowly” escape disbarment, considering the lack of clear and convincing evidence that he knowingly misappropriated entrusted funds by disregarding lenders’ closing instructions.

The OAE analogized respondent’s criminal conduct to that of the attorneys in In re Davis, 230 N.J. 385 (2017), and In re Olewuenyi, 216 N.J. 576 (2014), who, as detailed below, both received terms of suspension for engaging in conspiracies to defraud mortgage lenders. However, in the OAE’s view, respondent’s criminal activity was not as egregious as that of the disbarred attorney in In re Ellis, 208 N.J. 350 (2011), who received \$80,400 (more than customary legal fees) and a Volkswagen Passat for his role in a bank fraud scheme. The OAE argued that, unlike the circumstances in Ellis, which resulted in more than \$12 million in total losses to lenders, respondent’s conduct resulted in approximately \$500,000 in total losses to the five lenders. The OAE also contended that respondent’s conduct was neither “prolonged” nor motivated by “personal greed” and, thus, declined to recommend his disbarment pursuant to In re Goldberg, 142 N.J. 557 (1995).

Finally, the OAE urged us to impose any term of suspension retroactive to the date of respondent’s temporary suspension and, further, to require him, as

a condition precedent to reinstatement, to demonstrate that he satisfied, or has made good faith efforts to satisfy, his restitution obligations ordered by the DNJ. The OAE further recommended that, following his reinstatement, respondent provide quarterly certifications to the OAE attesting to his good faith efforts to satisfy any unpaid restitution.

Respondent, through counsel, likewise urged the imposition of a three-year retroactive suspension, citing the significant delay between his 2018 guilty plea and his 2023 sentencing hearing.

In support of his recommended sanction, respondent conceded that he participated in the illegal mortgage fraud scheme by providing financial institutions with backdated deeds. He explained that his backdated deeds allowed Garvin to profit from the illegal short sale flips, given that such fraudulent documents permitted Garvin to avoid the required ninety-day “seasoning period” for the government-backed mortgage loans connected to the B to C transactions.⁶

Respondent emphasized, however, that, upon his arrest, he promptly took steps to accept responsibility and cooperate with the government. He also underscored how he did not profit from the scheme beyond receiving his \$1,500

⁶ Pursuant to 24 CFR § 203.37(a)(b), a property re-sold within ninety days of acquisition is ineligible “for a mortgage to be insured by [the Federal Housing Administration].”

legal fee for each closing.

Additionally, respondent adamantly contended that his \$499,750 restitution obligation did not “include any misappropriated funds.” Rather, as the former federal prosecutor who oversaw this matter informed the OAE, in a March 7, 2025 letter,⁷ the restitution amount to the five victimized lenders represented the profit, reaped only by the co-conspirators, from the structured A to B and B to C transactions. Although the government, initially, attributed nearly \$2 million in losses to respondent, following respondent’s sentencing, the government reduced its requested restitution amount to only \$499,750, citing the “challenge” presented in calculating the losses to the lenders.

The former federal prosecutor also stressed that respondent had an “important” role in the conspiracy, considering that, without his participation, the unlawful real estate closings would not have occurred. Nevertheless, the prosecutor conceded that respondent’s involvement “was primarily limited to backdating deeds.” Further, the prosecutor noted that respondent’s cooperation with the government was both “meaningful” and spanned approximately six years.

Finally, respondent noted that he has completed his term of incarceration, remains on supervised release, and has made efforts to satisfy his restitution

⁷ Respondent included the former prosecutor’s letter to the OAE as an exhibit to his brief to us.

obligations.

Analysis And Discipline

Violations of the Rules of Professional Conduct

Following a review of the record, we determine to grant the OAE's motion for final discipline. Final discipline proceedings in New Jersey are governed by R. 1:20-13(c). Under that Rule, a criminal conviction is conclusive evidence of guilt in a disciplinary proceeding. R. 1:20-13(c)(1). See also In re Magid, 139 N.J. 449, 451 (1995), and In re Principato, 139 N.J. 456, 460 (1995).

Pursuant to RPC 8.4(b), it is misconduct for an attorney to "commit a criminal act that reflects adversely on the lawyer's honesty, trustworthiness[,] or fitness as a lawyer." Moreover, pursuant to RPC 8.4(c), it is misconduct for an attorney to "engage in conduct involving dishonesty, fraud, deceit[,] or misrepresentation." Thus, respondent's guilty plea and conviction for conspiracy to commit bank fraud, in violation of 18 U.S.C. §§ 1344 and 1349, establishes his violation of RPC 8.4(b) and RPC 8.4(c). Hence, the sole issue left for our determination is the proper quantum of discipline for his misconduct. R. 1:20-13(c)(2); Magid, 139 N.J. at 451-52; and Principato, 139 N.J. at 460.

Quantum of Discipline

In determining the appropriate measure of discipline, we must consider the interests of the public, the bar, and respondent. “The primary purpose of discipline is not to punish the attorney but to preserve the confidence of the public in the bar.” Principato, 139 N.J. at 460. Fashioning the appropriate penalty involves a consideration of many factors, including the “nature and severity of the crime, whether the crime is related to the practice of law, and any mitigating factors such as respondent’s reputation, [their] prior trustworthy conduct, and general good conduct.” In re Lunetta, 118 N.J. 443, 445-46 (1989).

The Court has noted that, although it does not conduct “an independent examination of the underlying facts to ascertain guilt,” it will “consider them relevant to the nature and extent of discipline to be imposed.” Magid, 139 N.J. at 452. In motions for final discipline, it is acceptable to “examine the totality of [the] circumstances, including the details of the offense, the background of respondent, and the pre-sentence report” before reaching a decision as to the sanction to be imposed. In re Spina, 121 N.J. 378, 389 (1990). The “appropriate decision” should provide “due consideration to the interests of the attorney involved and to the protection of the public.” Ibid.

Generally, attorneys who make false statements in connection with the procurement of loans receive discipline ranging from lengthy terms of

suspension to disbarment, depending on the seriousness of the offense. See, e.g., In re Demetrakis, 250 N.J. 514 (2022) (one-year suspension for an attorney who engaged in a loan nominee fraud scheme with a co-conspirator, who served on the board of directors of the victim lender; specifically, to circumvent the bank's lending limits and prohibition on lending funds to its directors, the co-conspirator recruited the attorney and the attorney's children to act as illegal nominee borrowers to secure two loans, totaling more than \$4 million, from the victim bank; the attorney pleaded guilty to conspiracy to make false entries to both the victim bank and the Federal Deposit Insurance Corporation; the attorney received a two-year term of probation and was ordered to pay a \$75,000 fine; however, the attorney was not required to pay restitution because the loans had been repaid and, thus, the bank suffered no financial harm; no prior discipline in more than fifty years at the bar); In re Gilmore, 257 N.J. 353 (2024) (two-year suspension for an attorney who misrepresented multiple financial liabilities on a mortgage loan application in order to cash out \$567,354 of equity from his primary residence; additionally, for two tax quarters, the attorney failed to collect and remit more than \$267,144.62 in payroll taxes; in aggravation, although the Internal Revenue Service repeatedly warned the attorney that his failure to timely remit payroll taxes would result in his criminal prosecution, he failed to remediate his conduct, which was motivated by pecuniary gain; no prior

discipline in almost fifty years at the bar); In re Noce, 179 N.J. 531 (2004) (three-year suspension for an attorney who participated in a scheme to defraud the United States Department of Housing and Urban Development through the fraudulent procurement of mortgage loans for unqualified buyers, resulting in a loss of more than \$2.4 million to the government; the attorney performed the title work and acted as the settlement agent in more than fifty closings; he received only his regular closing fee for the transactions; he was sentenced to a five-year term of probation, confined to his residence for nine months, ordered to pay more than \$2.4 million in restitution, and fined \$5,000; in mitigation, we weighed his minor role in the conspiracy, lack of substantial profit from it, and his cooperation, which was so substantial that he received a reduced sentence); Ellis, 208 N.J. 350 (disbarment for a real estate attorney who intentionally inflated purchase prices, resulting in loan amounts that greatly exceeded the actual sale price of the properties; after disbursing the sale price funds to the seller, the attorney distributed the remaining funds to several others; his conduct resulted in losses of more than \$12 million to the lenders; for his part, the attorney pocketed \$80,400 and received a \$30,000 Volkswagen Passat; in aggravation, we weighed not only the significant losses to the victims, but also the attorney's motivation for pecuniary gain and his extensive disciplinary history).

As the OAE observed, respondent's participation in an illegal mortgage fraud scheme bears some resemblance to the criminal conduct in Olewuenyi, 216 N.J. 576, and Davis, 230 N.J. 385.

In Olewuenyi, the lawyer, at the request of a co-conspirator (G.H.), acted as the closing attorney for the sale of a property. In the Matter of Chris C. Olewuenyi, DRB 13-119 (October 30, 2013) at 4. Specifically, in July 2003, Olewuenyi understood that the owner planned to sell the property to P.J. Ibid. On July 17, 2003, an individual claiming to be P.J. appeared at Olewuenyi's office and executed a HUD-1 settlement statement and a deed Olewuenyi had prepared. Ibid. Thereafter, Olewuenyi disbursed the loan funds he held in his trust account and discovered that the individual who had executed the documents bearing P.J.'s name was not, in fact, that person Ibid.

Two months later, in September 2003, G.H.'s associate requested that Olewuenyi act as the closing attorney for a second transaction involving the sale of the same property by P.J. to S.B. Id. at 4-5. In furtherance of that transaction, Olewuenyi prepared a HUD-1 settlement statement and a deed reflecting the names of those parties. Id. at 5. However, on September 30, 2003, a different person than the one who previously had claimed to be P.J. appeared at Olewuenyi's office and executed the deed. Ibid. Despite knowing that the individual was not P.J., Olewuenyi transmitted the fraudulent deed to the

mortgage lender, knowing that his actions had “the potential to influence [the lender’s] decision to make a loan in connection with the second transaction.”

Ibid.

Olewuenyi pleaded guilty, in the DNJ, to one count of conspiracy to defraud the United States, in violation of 18 U.S.C. § 371, and received a thirty-three-month sentence of imprisonment – the maximum term recommended by the federal sentencing guidelines. Id. at 6. Additionally, the DNJ required Olewuenyi to pay \$131,489 in restitution to the lender. Ibid.

In addition to his federal criminal conviction, Olewuenyi pleaded guilty, in the Superior Court of New Jersey, to one count of second-degree conspiracy to commit identity theft, in violation of N.J.S.A. 2C:5-2. Id. at 8. Specifically, Olewuenyi admitted that, in September 2003, he acted as the closing attorney in connection with a real estate transaction involving an illegal straw buyer. Ibid. The Superior Court sentenced Olewuenyi to a three-year term of incarceration, concurrent with his federal sentence. Ibid.

In determining that a two-year suspension was the appropriate quantum of discipline, we considered that Olewuenyi’s conduct encompassed three fraudulent real estate transactions. Id. at 11. We also observed that, unlike the attorney in Noce, who received a three-year suspension and a criminal sentence of probation following his extensive cooperation with the government,

Olewuenyi did not enter into a cooperation agreement with federal prosecutors. Id. at 15. The Court agreed with our recommended sanction and imposed a two-year suspension, retroactive to Olewuenyi’s 2005 temporary suspension.

Similarly, in Davis, the attorney pleaded guilty, in federal court, to one count of conspiracy to commit wire and bank fraud, in violation of 18 U.S.C. §§ 1349 and 3551, in connection with his role in a real estate investment scheme. In the Matter of Robert B. Davis, DRB 16-200 (February 7, 2017) at 4. Specifically, Davis and his co-conspirators recruited straw buyers with good credit to purchase residential real estate packaged as “investment opportunities,” telling them that other investors would make the mortgage payments for the properties and that the straw buyers would, eventually, be removed from the title. Id. at 1-3. The loan applications misrepresented the straw buyers’ financial information. Id. at 3.

Davis acted as the closing attorney in connection with some of the fraudulent real estate transactions, receiving between \$2,500 and \$5,000 in closing fees for each transaction. Id. at 3-4. However, mortgage payments were never made to the lenders, and the straw buyers were left liable for the mortgage payments. Id. at 4.

For his criminal conduct, a federal judge sentenced Davis to a six-month term of imprisonment and required him to pay more than \$5.1 million in joint

and several restitution. Id. at 5. During the sentencing hearing, the government acknowledged that Davis had accepted responsibility and become a key trial witness in the prosecution of his co-conspirators. Id. at 5-6.

The State of New York later indicted Davis for a similar scheme in which he defrauded the Texas Capital Bank of \$517,500. Id. at 6-7. Davis also pleaded guilty to that offense and was sentenced to a term of probation and required to pay \$22,500 in restitution. Id. at 7-8.

In determining that a three-year suspension was the appropriate quantum of discipline, we considered that, although Davis initially was a “small player in an otherwise larger conspiracy,” he attempted to “branch out on his own in respect of the Texas Capital Bank transaction,” which personally garnered him \$22,000 in ill-gotten funds. Id. at 24.

The Court imposed a one-year suspension, determining that Davis’s conduct would “normally warrant the three-year suspension recommended” by us, but that, “in light of the extraordinary delay in initiating disciplinary proceedings in this matter, the Court will impose only a one-year suspension from practice, retroactive to . . . the date [Davis] reported his convictions” to the OAE. Davis, 230 N.J. 385.

Here, like the attorney in Olewuenyi, who allowed fraudulent deeds to be executed in an attempt to deceive mortgage lenders, respondent participated in

the illegal mortgage fraud conspiracy primarily by recording fraudulent, backdated deeds, in order to deceive lenders and, thus, facilitate the flow of ill-gotten loan funds to the co-conspirators. Although respondent did not appear to have been the primary architect of the conspiracy, he conceded to Judge Hayden, at sentencing, that he “supervised” and “organized” the unlawful real estate closings at his law office. Indeed, as described by the federal prosecutor during sentencing, respondent’s role as an attorney was “critical” to the success of the conspiracy, given that, without his involvement, the fraudulent closings would never have occurred.

Moreover, unlike Olewuenyi, who received a two-year suspension for participating in three illicit real estate transactions spanning only a few months, respondent’s participation in the scheme spanned several years, between January 2011 and August 2017, during which his conduct resulted in serious losses to multiple lenders. Significantly, in contrast to Olewuenyi, who was obligated to pay \$131,489 in restitution to just one victim lender, the DNJ required respondent to pay a total of \$499,750 in restitution to five victimized lenders. For his role in the conspiracy, respondent received a twenty-month sentence of incarceration, thirteen months less than Olewuenyi’s thirty-three-month term of imprisonment.

Nevertheless, like the attorney in Davis, respondent provided prolonged, meaningful cooperation with federal prosecutors in connection with the investigation of his co-conspirators. Indeed, his cooperation allowed him to be sentenced to a term of imprisonment well below the range recommended by the federal sentencing guidelines. However, as we have emphasized in past precedent, we note that respondent elected to cooperate only after federal agents discovered the scheme and arrested him for his role in the conspiracy. See In the Matter of Albert O. Grant, II, DRB 22-069 (August 8, 2022) (declining to accord significant mitigating weight to the attorney’s cooperation with federal agents, considering that his cooperation occurred only after his arrest, more than five years after his involvement in a criminal advanced fee scheme).

Additionally, as the OAE observed, respondent’s disbarment is not warranted pursuant to Goldberg. In its 1995 Goldberg opinion, the Court enumerated the aggravating factors that normally lead to the disbarment of attorneys convicted of crimes:

Criminal convictions for conspiracy to commit a variety of crimes, such as bribery and official misconduct, as well as an assortment of crimes related to theft by deception and fraud, ordinarily result in disbarment. We have emphasized that when a criminal conspiracy evidences “continuing and prolonged, rather than episodic, involvement in crime,” is “motivated by personal greed,” and involved the use of the lawyers’ skills “to assist in the engineering of the criminal scheme,” the offense merits disbarment.

[Goldberg, 142 N.J. at 567 (citations omitted).]

Applying those principles, although respondent had a critical role in the seven-year mortgage fraud conspiracy in which he leveraged his law license to advance the scheme, the record before us does not clearly and convincingly establish that his conduct was motivated by personal greed. Specifically, unlike the co-conspirators, who directly profited from the criminal short sale flips, respondent received only his \$1,500 closing fee for each illicit transaction. Further, as the federal prosecutor conceded in his submission to the OAE, respondent's role in the scheme, although significant, primarily was limited to "backdating deeds." See In re Conroy, 260 N.J. 23 (2025) (three-year retroactive suspension; we declined to recommend disbarment pursuant to Goldberg, in part, because the attorney received only her legal fee and, thus, did not profit from her otherwise limited role in a complex scheme to deceive a bank, which also was her client, and government regulators concerning the bank's financial condition; the attorney also took responsibility for her conduct and assisted in the government's criminal investigation, albeit only after initially concealing information sought by government regulators).

Finally, like the circumstances in Davis, the number of illicit transactions for which respondent received his legal fee is unclear on this record, despite the

prolonged nature of the mortgage fraud conspiracy and the substantial losses to the five lenders.

Conclusion

On balance, weighing the magnitude of harm to the victimized lenders, respondent's decision to leverage his law license to advance the conspiracy, and the prolonged duration of the scheme, we determine, consistent with disciplinary precedent for engaging in illegal mortgage fraud conspiracies, that a three-year suspension is the appropriate quantum of discipline necessary to protect the public and preserve confidence in the bar.

Additionally, because the Court temporarily suspended respondent in connection with his misconduct underlying this matter, we recommend that his three-year suspension be imposed retroactive to October 10, 2018, the effective date of his temporary suspension. See In re Dutt, 250 N.J. 181 (2022), and In re Walker, 234 N.J. 164 (2018) (the attorneys' respective terms of suspension were imposed retroactive to the effective dates of their temporary suspensions in connection with their criminal conduct).

Finally, we recommend that, as a condition to his reinstatement, respondent be required to demonstrate that he has fully satisfied his restitution obligation or, alternatively, has complied with a recognized restitution

repayment plan with the federal government. To the extent that he has not fully satisfied his restitution obligation at the time of reinstatement, we further recommend that, following reinstatement, he be required to provide certifications to the OAE, on a quarterly basis, attesting to his good faith efforts to satisfy that obligation.

Member Petrou voted to recommend respondent's disbarment.

Member Rodriguez was absent.

Member Spencer was recused.

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 Christopher John Goodson
Docket No. DRB 25-157

Argued: September 18, 2025

Decided: December 1, 2025

Disposition: Three-Year Suspension

<i>Members</i>	Three-Year Suspension	Disbar	Absent	Recused
Cuff	X			
Boyer	X			
Campelo	X			
Hoberman	X			
Menaker	X			
Modu	X			
Petrou		X		
Rodriguez			X	
Spencer				X
Total:	6	1	1	1

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