

SUPREME COURT OF NEW JERSEY
DISCIPLINARY REVIEW BOARD
Docket No. DRB 25-201
District Docket No. XIV-2024-0217E

In the Matter of Christopher J. Di Francia
An Attorney at Law

Argued
January 15, 2026

Decided
February 13, 2026

Diane M. Yandach appeared on behalf of the
Office of Attorney Ethics.

Dominic J. Aprile appeared on behalf of respondent.

Table of Contents

Introduction.....	1
Ethics History.....	1
Facts.....	2
The Parties' Positions Before the Board.....	13
Analysis and Discipline	15
Violations of the Rules of Professional Conduct.....	15
Quantum of Discipline	18
Conclusion	22

Introduction

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

This matter was before us on a disciplinary stipulation between the Office of Attorney Ethics (the OAE) and respondent. Respondent stipulated to having violated RPC 1.15(a) (two instances – negligently misappropriating client funds and commingling personal and client funds); RPC 1.15(b) (failing to promptly disburse funds); RPC 1.15(d) (failing to comply with the recordkeeping requirements of R. 1:21-6); 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 June 2007. He has no disciplinary history. During the relevant timeframe, he maintained a practice of law in Tuckerton, New Jersey.

Facts

Respondent and the OAE entered into a disciplinary stipulation, dated August 20, 2025, which sets forth the following facts in support of respondent's admitted ethics violations.

During the relevant period, respondent maintained an attorney trust account (ATA) and an attorney business account (ABA) at Provident Bank.

On May 14, 2024, the OAE conducted a random audit of respondent's law firm, DiFrancia and Associates (the Firm).¹ The OAE's audit revealed a \$23,514.68 shortage in respondent's ATA, as well as the following recordkeeping deficiencies: (1) failing to maintain proper designations on ATA bank statements, checks, and deposit slips, as R. 1:21-6(a) requires; (2) failing to maintain ATA receipts and disbursements journals, as R. 1:21-6(c)(1)(A) requires; (3) failing to conduct monthly three-way reconciliations of ATA, as R. 1:21-6(c)(1)(H) requires; (4) conducting improper electronic transfers from ATA, contrary to R. 1:21-6(c)(1)(A); (5) failing to retain ATA records for seven years, as R. 1:21-6(c)(1) requires; (6) failing to deposit all funds entrusted in attorney's care in ATA, as R. 1:21-6(a)(1) requires; (7) failing to maintain proper designations on ABA deposit slips, as R. 1:21-6(a) requires; (8) failing to

¹ According to the parties' stipulation, the OAE informed respondent that his firm name violated RPC 7.5(e) (using an improper law firm name); thus, he promptly changed the name of the Firm to "DiFrancia Law."

maintain ABA receipts and disbursements journals, as R. 1:21-6(c)(1)(A) requires; (9) failing to timely disburse earned legal fees from an ATA, as R. 1:21-6(a)(2) and RPC 1.15(a) require; (10) improper image-processed ABA checks, contrary to R. 1:21-6(b); and (11) failing to retain ABA records for seven years, as R. 1:21-6(c)(1) requires.

On May 16, 2024, the OAE sent respondent a letter identifying the above recordkeeping deficiencies and directing him to submit proof to the OAE, within forty-five days, of the corrective actions he had taken to address the deficiencies. In its letter, the OAE emphasized that six current recordkeeping deficiencies previously had been identified during a September 23, 2016 random audit of the Firm. Those repeat deficiencies included: (1) failing to maintain proper designations on ATA bank statements, checks, and deposit slips, as R. 1:21-6(a) requires; (2) negative client balance sheets, in violation of RPC 1.15(a); (3) failure to promptly disburse funds, in violation of RPC 1.15(b); (4) failing to conduct monthly three-way reconciliations of ATA, as R. 1:21-6(c)(1)(H) requires; (5) commingling client and personal funds, in violation of RPC 1.15(a); and (6) failing to maintain proper designations on ABA deposit slips, as R. 1:21-6(a) requires.

On June 10, 2024, based on the significant ATA shortages and repeat recordkeeping deficiencies, the OAE notified respondent that it had opened a

disciplinary investigation and directed him to provide a reply to its May 16, 2024 deficiency letter by July 1, 2024.

On June 25, 2024, Dominic J. Aprile, Esq., informed the OAE that he had been retained to represent respondent and requested an extension to submit a reply to the deficiency letter, which the OAE granted, to July 15, 2024. On July 15, 2024, Aprile requested an additional extension, which the OAE granted to July 22, 2024. On July 22, 2024, Aprile requested a final, two-day extension, which the OAE approved to July 24, 2024. On July 24, 2024, respondent submitted his reply, representing that he had “taken prompt action to remedy any perceived deficiencies” and, further, had “retained a new certified public accountant.”

On July 30, 2024, the OAE sent a letter to Aprile, scheduling respondent for a demand interview, on August 15, 2024, and directing that respondent document all inactive client balances, the steps that he had taken to resolve those balances, and whether the funds remained in his ATA, by August 13, 2024. On August 2, 2024, Aprile informed the OAE that respondent was not available on August 15 and requested a new date for the demand interview. The OAE rescheduled the interview for September 4, 2024.

Respondent failed to submit the client balances and additional information by the August 13, 2024 deadline. Consequently, on August 20, 2024, the OAE

sent Aprile an e-mail reminding him of the now past due items and requesting a response “as soon as possible.”

On September 4, 2024, the date of respondent’s demand interview, the OAE sent Aprile an e-mail reminding him that respondent’s interview was scheduled later that day and advising that the list of inactive clients and additional documents remained outstanding. Respondent participated in the demand interview; however, he failed to produce the outstanding items.

On September 6, 2024, the OAE sent Aprile another letter directing that respondent provide (1) a list of inactive ATA balances as of March 31, 2024; (2) an explanation of shortages of client funds in respondent’s ATA, with a list of specific clients and the associated shortages; (3) the retainer agreement in the Noel matter; (4) a copy of the settlement sheet in the Biesiada matter; and (5) a list of all earned attorney fees in respondent’s ATA as of March 31, 2024, as subsequently moved to his ABA, including the respective client name and amount of fees, by September 20, 2024. Respondent failed to produce the records by the deadline.

On October 3, 2024, the OAE notified Aprile that the September 6, 2024 items remained outstanding and directed that respondent provide them “as soon as possible.” Further, the OAE reiterated its attempts at obtaining the list of

inactive client balances from respondent, informing him that he may face a formal ethics complaint for continued noncooperation.

On October 9, 2024, the OAE called Aprile's office and left a message with his assistant. That same date, Aprile responded, via e-mail, stating he had been out of office and would follow up with respondent and provide a response by "the end of the week." Neither Aprile nor respondent provided a response.

On October 21, 2024, the OAE sent another e-mail to Aprile, requesting a response to its September 6, 2024 letter. On that same date, Aprile advised that he was in receipt of additional documents from respondent and was scheduled to meet with him the following day. Aprile anticipated that he would provide a response by October 23, 2024. However, as of October 23, 2024, respondent failed to provide the OAE with an update, thus, missing another deadline. Two days later, on October 25, 2024, respondent, through counsel, provided the status of inactive balances, the requested retainer agreement, and the requested settlement statement.

On October 29, 2024, respondent re-sent the status list of inactive balances, previously submitted on October 25, in response to "OAE's item five² from its September 6, 2024 letter." On November 6, 2024, the OAE sent notice

² "Item 5" refers to the OAE's direction for respondent to provide "a list of all earned attorney fees that were in [respondent's ATA] as of March 31, 2024 and subsequently moved to [respondent's ABA] including the client name and amount of fees."

to Aprile, instructing respondent to reply fully to item two³ from the September 6, 2024 letter.

On November 19, 2024, Aprile requested an extension to December 6 to reply to the OAE's November 6, 2024 letter, citing respondent's health. The OAE granted an extension to December 4, 2024, and offered the option of disability inactive status to respondent, as needed.

On December 5, 2024, Aprile again sought an extension for respondent's reply, due to his own family member's health, asking to reply by December 10, 2024. The OAE approved the extension. On December 10, 2024, respondent provided documents to the OAE, but the monthly reconciliations did not contain the required schedule of client balances.

On January 15, 2025, the OAE advised respondent that his December 10, 2024 submission failed to provide a list of client balances for each month end as part of the three-way reconciliations for July 2024 and October 2024, and that the documentation showing funds labeled as "PAID to business account" were earned attorney fees was insufficient; accordingly, the OAE directed respondent to provide compliant documents by January 29, 2025.

³ "Item two" refers to the OAE's direction for respondent to provide documentation that funds in his ABA labeled "PAID" were earned fees.

On January 27, 2025, Aprile requested a ten-day extension, which the OAE granted, setting a new due date of February 10, 2025. Despite the extension, respondent again failed to comply by the deadline. On February 20, 2025, Aprile requested yet another extension, to March 20, 2025, citing respondent's health; respondent's secretary no longer working for him; a mold infestation in respondent's office; and documents being in storage. On February 25, 2025, the OAE instructed Aprile that he immediately should produce any documents already received from respondent, as well as a list of documents anticipated to be retrieved from storage. The OAE further directed Aprile to provide written documentation regarding respondent's health issue, his secretary's termination, and his office mold infestation.

As of August 20, 2025, respondent had failed to correct the following recordkeeping deficiencies: (1) failing to maintain proper designations on ATA bank statements, checks, and deposit slips, as R. 1:21-6(a) requires; (2) failing to maintain ATA receipts and disbursements journals, as R. 1:21-6(c)(1)(A) requires; (3) failing to conduct monthly three-way reconciliations of ATA, as R. 1:21-6(c)(1)(H) requires; and (5) failing to retain ATA and ABA records for seven years, as R. 1:21-6(c)(1) requires.

In addition to the aforementioned recordkeeping deficiencies, the OAE’s investigation revealed that, as of March 31, 2024, respondent’s ATA should have been holding a total of \$147,737.93; however, at that time, it held only \$124,223.25, evidencing a shortage of \$23,514.68. On May 7 and 8, 2024, respondent deposited \$23,514.68 in his ATA to cover the shortages, which he discovered “while prepar[ing] for the [random] audit.” On May 14, 2024, during the random audit, respondent provided the OAE with client records detailing the \$23,514.68 in negative balances in his ATA relating to ten clients, as reflected in the following chart.

Client	Amount
Biesiada	(-\$400)
Colligan	(-\$1,000)
DiGiovanni	(-\$1,599)
Gaetano	(-\$3,500)
Marlin Business	(-\$680.68)
Noel	(-\$6000)
Schussler	(-\$1,000)
Tarabacchia	(-\$9,000)
Unknown	(-\$40)
Yagiello	(-\$295)
Total	(-\$23,514.68)

The ATA shortage resulted in an invasion of entrusted funds held on behalf of thirty-one of respondent's clients.

On December 10, 2024, respondent informed the OAE that the shortages for the above ten clients were "the result of [his] misunderstanding of the three-way reconciliation process," and that he "did not fully understand how to properly reconcile [his] trust account." He described each of the ten shortages, attributing error to excess payments, failure to collect funds prior to disbursement, data entry errors, and staff mistakes, among other reasons. Respondent had not been performing monthly three-way reconciliations prior to the May 14, 2024 random audit and, thus, was unable to provide exact dates for the described errors resulting in the shortages.

Further, as detailed below, as of March 31, 2024, respondent held a total of \$9,400 in earned legal fees relating to four client matters in his ATA, nearly two years after ending work on those matters.

Specifically, on June 17, 2022, respondent deposited \$3,500 in his ATA, representing legal fees earned in connection with his representation in the Kohr matter. He had not provided legal services to Kohr since July 27, 2022. On May 22, 2024, nearly twenty-two months after last performing work for the client, respondent disbursed the entire \$3,500 from his ATA to his ABA.

In the second client matter, on May 13, 2022, respondent deposited \$1,500 in his ATA, representing legal fees earned in connection with his representation of Migliacci. Respondent had not provided legal services to Migliacci since May 16, 2022. On May 22, 2024, respondent disbursed the entire \$1,500 from his ATA to his ABA.

In the next client matter, on February 11, 2022, respondent deposited \$1,500 in his ATA, representing legal fees earned in connection with his representation of Ruch. Respondent has not provided legal services to Ruch since March 24, 2022. On May 22, 2024, respondent disbursed the entire \$1,500 from his ATA to his ABA.

In the last client matter, on February 17, 2022, respondent deposited \$4,000 in his ATA in connection with the Estate of Wolny. Respondent has not provided legal services to the estate since May 18, 2022. On or about June 20, 2022, respondent returned an unearned portion of the retainer, in the amount of \$1,100. Respondent disbursed the remaining \$2,900 of earned attorney fees from his ATA to his ABA on May 22, 2024.

In addition to the foregoing, on May 14, 2024, during the random audit, respondent provided the OAE with records indicating that he was maintaining inactive client balances in his ATA on behalf of ten clients, totaling \$4,011.12. The balances for each client were as follows:

Adair	\$1,000
Ambart	\$25
Arizzi	\$1000
Potts	\$100
Ross	\$456.14
Sanger	\$99.98
Scarinci	\$25
Simpkins	\$25
Stites	\$100
Welsh	\$1,180
Total	\$4011.12

Respondent reported that, as of October 25, 2024, he had taken steps to disburse all client funds in each matter above, other than Potts and Simpkins.⁴ Respondent's staff "sent a letter to the last known address for Potts . . . and left a voicemail on the last known [telephone] number for Simpkins." This is the last known action taken by respondent regarding these two matters.

Based on the foregoing facts, the parties stipulated that respondent violated RPC 1.15(a) by negligently misappropriating funds belonging to thirty-one clients and, separately, by commingling personal funds with entrusted client funds in his ATA; RPC 1.15(b) by failing to promptly disburse client funds in

⁴ The stipulation mistakenly states that respondent disbursed the remaining "\$1,000" in the Ambart matter. This appears to be a typographical error, considering only \$25 remained and was disbursed.

ten matters; RPC 1.15(d) in numerous respects by failing to maintain his attorney financial records in accordance with R. 1:21-6; and RPC 8.1(b) by failing to fully comply with the OAE's investigation and demands for his financial records, pursuant to R. 1:21-6(h).

The Parties' Positions Before the Board

The OAE recommended the imposition of a reprimand or censure for respondent's misconduct. Specifically, the OAE emphasized his prolonged failure to take corrective action regarding the identified deficiencies, despite multiple opportunities to do so. Additionally, the OAE noted respondent's failure to fully cooperate with the investigation. The OAE also pointed to respondent's previous random audit, emphasizing his heightened awareness of his obligation to comply with the RPCs, especially the recordkeeping Rules.

In mitigation, the OAE acknowledged respondent's lack of prior discipline in eighteen years at the bar, further noting that he had accepted responsibility for his misconduct by entering into a disciplinary stipulation.

In his brief to us, respondent, through counsel, urged that a reprimand would be the appropriate quantum of discipline. He echoed his unblemished career, his contrition, and the fact that he had stipulated to his misconduct.

During oral argument before us, respondent maintained that his lack of cooperation with the OAE investigation was due to inadequate recordkeeping and not an intentional lack of effort. In addition, respondent attached a copy of his July 24, 2024 letter to the OAE and cited to specific paragraphs as considerations for mitigation. In those paragraphs, respondent described various life circumstances that presented obstacles in his personal and professional life at the time, including his own and his immediate family's health issues. He also reaffirmed his contrition, remorse, and dedication to rehabilitation.

In addition, the parties agreed that respondent should be subject to conditions to his discipline. Specifically, the OAE recommended that respondent be required to (1) attend an OAE-offered course in trust and business accounting within six months of the Court's final Order of discipline and submit proof of same to the OAE within fifteen-days of completion, (2) retain the services of an accountant and submit proof to the OAE, within 45 days of the Court's final Order of discipline, that he has brought his records into compliance with R. 1:21-6,⁵ and (3) submit his monthly ATA three-way reconciliations to the OAE, on a quarterly basis, for a period of two years.

⁵ In his brief to us and during oral argument, respondent represented that he already has retained an accountant.

Analysis and Discipline

Violations of the Rules of Professional Conduct

Following a review of the record, we find that the stipulated facts in this matter clearly and convincingly support respondent's admitted violations of RPC 1.15(a) (two instances); RPC 1.15(b); RPC 1.15(d); and RPC 8.1(b).

RPC 1.15(a) provides, in relevant part, "[a] lawyer shall hold property of clients . . . in connection with a representation separate from the lawyer's own property" and, further, that "[c]omplete records of such account funds . . . shall be kept by the lawyer and shall be preserved for a period of seven years after the event that they record."

Respondent violated this Rule in two respects. First, he negligently misappropriated client funds. Specifically, the OAE's May 14, 2024 random audit identified a negative \$23,514.68 balance for ten clients, resulting in the invasion of entrusted funds that respondent was required to hold, inviolate, on behalf of thirty-one additional clients. Respondent claimed that the misappropriation resulted from various mistakes and misunderstandings attributable to him and his staff. Further, respondent admittedly failed to perform proper monthly three-way reconciliations of his ATA and only became aware of, and corrected, the shortage while he was preparing for his random audit.

Second, respondent violated this Rule by commingling his personal funds with those of his clients by failing to timely move earned legal fees from his ATA to his ABA. Specifically, in connection with four client matters, respondent maintained earned fees in his ATA for nearly two years after completing legal work on those matters.

Next, respondent violated RPC 1.15(b) by failing to timely disburse funds owed to clients in connection with ten matters. Specifically, the OAE's audit uncovered a total of \$4,011.12, held in respondent's ATA, comprising funds owed to clients for whom respondent had finished work years prior. During the course of the OAE's investigation, respondent provided the list to the OAE detailing his belated efforts to disburse the funds to the clients.

Respondent also violated RPC 1.15(d) by failing to comply with the recordkeeping requirements of R. 1:21-6 in numerous respects. The OAE's audit uncovered numerous recordkeeping violations, six of which previously had been identified for respondent via a prior random audit. Nevertheless, respondent continued his noncompliance by failing to take corrective action to cure the identified deficiencies, despite the OAE's multiple extensions and opportunities to do so. This pattern continued through the date of the stipulation, as respondent remained noncompliant with six deficiencies identified during the most recent audit conducted by the OAE.

Finally, respondent violated RPC 8.1(b) by failing to cooperate fully with the OAE's investigation. In particular, the OAE provided him with various extensions and opportunities to comply with its requests for documents and to take remedial action on the identified deficiencies. Nevertheless, respondent repeatedly missed deadlines and failed to comply fully with the OAE's investigation. Although he produced some documentation, and appeared for a demand audit, he failed to respond to follow-up requests or additional demands by the OAE and, ultimately, failed to bring his records into compliance with the Court Rules.

It is well-settled that partial compliance with a disciplinary authority's lawful demands for information does not satisfy an attorney's obligation to cooperate with a disciplinary investigation. 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," and noting that "partial cooperation can be more disruptive to a full and fair investigation, as it forces the investigator to proceed on a piecemeal and disjointed fashion"), so ordered, 225 N.J. 211 (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); the Court agreed), 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 failure to cooperate; the Court agreed).

In sum, we find that respondent violated RPC 1.15(a) (two instances); RPC 1.15(b); RPC 1.15(d); 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

Generally, a reprimand is imposed for negligent misappropriation caused by poor recordkeeping practices, even when accompanied by less serious infractions, including commingling and failing to cooperate fully with a disciplinary investigation. See In re Sherer, 250 N.J. 151 (2022) (reprimand for

an attorney who, as a result of poor recordkeeping, negligently invaded client and third-party funds; the attorney also commingled personal funds in his ATA and failed to promptly deliver funds to entitled parties, violations of RPC 1.15(a) and (b); further, the attorney failed to comply with the OAE's demand audit requirements or to properly recreate his trust account records, a violation of RPC 8.1(b); in aggravation, the attorney did not reimburse the parties impacted by his negligent misappropriation; in mitigation, the attorney had no prior discipline in a thirty-six-year legal career and was no longer practicing law), and In re Osterbye, 243 N.J. 340 (2020) (reprimand for an attorney whose poor recordkeeping practices resulted in the negligent misappropriation of client funds in his ATAs, and who also commingled personal funds in his ATA and failed to promptly disburse funds to third parties, violations of RPC 1.15(a), (b), and (d); for more than two years, in response to the OAE's numerous communications, he provided only sporadic, untimely, and incomplete replies, a violation of RPC 8.1(b); the attorney also communicated false or misleading information about himself or his legal services; in aggravation, the attorney's noncompliance was ongoing and he displayed an inability to conform his conduct in respect of his recordkeeping responsibilities; in mitigation, the attorney had no prior discipline and stipulated to his misconduct).

Similarly, recordkeeping infractions are met with a reprimand if the attorney has failed to correct recordkeeping deficiencies previously brought to the attorney's attention. See, e.g., In re Sheller, 257 N.J. 495 (2024) (a random compliance audit of the attorney's financial records revealed recordkeeping deficiencies that the OAE also had identified in a random audit eight years earlier; the second random audit revealed more than twenty deficiencies; the attorney also failed to cooperate with the OAE's investigation despite four specific prompts from the OAE; in mitigation, the attorney had no prior discipline in thirty-one years at the bar and stipulated to his misconduct); In re Polcari, 255 N.J. 403 (2023) (reprimand for an attorney who violated recordkeeping requirements and also failed to timely disburse more than \$27,000 to her clients; in aggravation, the attorney had a heightened awareness of her obligations under R. 1:21-6, having previously been the subject of a random compliance audit; no prior discipline in thirty-seven years at the bar); In re Abdellah, 241 N.J. 98 (2020) (reprimand for an attorney who should have been mindful of his recordkeeping obligations based on a prior interaction with the OAE regarding his recordkeeping, although that interaction had not led to disciplinary charges; no prior discipline in thirty-six years at the bar).

Here, like the attorneys in Sherer and Osterbye, respondent had poor recordkeeping practices, leading to the negligent misappropriation of client

funds and his commingling of personal funds with client funds. Additionally, respondent failed to cooperate fully with the OAE's investigation, remaining noncompliant with the OAE's demands as of the date of the stipulation. Respondent's misconduct also resembles that of the reprimanded attorneys in Sheller, Polcari, and Abdellah, who, like respondent, had a heightened awareness of their recordkeeping obligations, having previously been the subject of random audits.

Based on the foregoing disciplinary precedent, we determine that a reprimand is the baseline discipline for respondent's misconduct. To craft the appropriate quantum of discipline in this case, however, we also consider aggravating and mitigating factors.

In aggravation, based on respondent's participation in the OAE's prior 2017 random audit, he had heightened awareness of his recordkeeping obligations, yet his 2024 demand audit again revealed multiple deficiencies, including several that persisted from the prior audit. However, we considered this aggravating factor in setting the baseline discipline and, thus, accord it no additional weight here.

In mitigation, respondent has no prior discipline in his eighteen-year career at the bar. In further mitigation, he readily admitted his misconduct and

entered into the instant disciplinary stipulation, thereby accepting responsibility for his misconduct and conserving disciplinary resources.

Conclusion

On balance, we determine that the mitigating factors and aggravating factors are in equipoise, and, thus, conclude that a reprimand remains the appropriate quantum of discipline necessary to protect the public and preserve confidence in the bar.

In addition, we recommend, as conditions to his discipline, that respondent be required to (1) attend, within six months of the Court's disciplinary Order in this matter, the OAE administered trust and business accounting course, (2) retain the services of an accountant and provide proof to the OAE, within forty-five days of the Court's disciplinary Order, that his records are in compliance with R. 1:21-6, and (3) submit to the OAE, on a quarterly basis, his monthly three-way reconciliations for a period of two years.

Chair Cuff was recused.

Members Hoberman and Modu were 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 Christopher J. Di Francia
Docket No. DRB 25-201

Argued: January 15, 2026

Decided: February 13, 2026

Disposition: Reprimand

<i>Members</i>	Reprimand	Recused	Absent
Cuff		X	
Boyer	X		
Campelo	X		
Hoberman			X
Menaker	X		
Modu			X
Petrou	X		
Rodriguez	X		
Spencer	X		
Total:	6	1	2

/s/ Timothy M. Ellis

Timothy M. Ellis
Chief Counsel