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April 21, 2026

**VIA CERTIFIED, REGULAR & ELECTRONIC MAIL**

Jeffrey Alan Kerstetter  
Kerstetter Law, LLC  
305 White Horse Pike, Ste A  
Haddon Heights, New Jersey 08035  
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**Re: In the Matter of Jeffrey Alan Kerstetter**  
Docket No. DRB 26-055  
District Docket No. IV-2024-0016E  
**LETTER OF ADMONITION**

Dear Mr. Kerstetter:

The Disciplinary Review Board (the Board) has reviewed the motion for discipline by consent (reprimand or such lesser discipline as the Board deems appropriate) filed by the District IV Ethics Committee (the DEC) in the above matter, pursuant to R. 1:20-10(b). Following a review of the record, the Board granted the motion and determined to impose an admonition for your violation of RPC 1.7(a)(2) (representing one or more clients when there is a significant risk that the representation will be materially limited by the lawyer's responsibilities to another client, a former client, a third person, or by a personal interest of the lawyer). The Board determined, however, to dismiss the charges that you violated RPC 1.8(e) (providing financial assistance to a client in connection with pending or contemplated litigation) and RPC 8.4(g) (engaging,

in a professional capacity, in conduct involving discrimination – sexual harassment).

Specifically, in or around March 2024, you represented S.M.<sup>1</sup> in a highly contested child custody matter. During the representation, you admittedly made sexual comments to S.M. and engaged in a sexually charged relationship with her. You and the DEC characterized this relationship as “flirtatious,” with S.M. purportedly flirting with you and you concededly flirting back for a brief time.

More specifically, using text messaging and electronic mail, you exchanged with S.M. messages of a sexual nature, including sexually explicit messages. You encouraged her to dress and speak in a provocative manner and, at one point, suggested that she purchase clothing that you wanted to see her wear and asked her to send you photographs of her wearing the specified clothing. Moreover, when S.M. sent you e-mail messages of a sexual nature, you did not object and, on occasion, you signaled approval of her messages by means of your comments and emojis.

According to S.M., your actions indicated that you had “every intention of wanting to have sex with [her].” S.M. also described you as more responsive to her legal matter when she sent you e-mail messages of a sexual nature.

At the time the exchanges took place, you admittedly knew that S.M. was in a delicate state and experiencing extreme stress and vulnerability because she had lost custody of one of her children. Indeed, she had retained you specifically to assist her in her highly contested custody matter. S.M. also was vulnerable because she had experienced domestic violence in the past; however, the record does not reflect that you knew of this additional circumstance at the time you engaged in your relationship with her.

In addition to the above conduct, you admitted that, during the representation, you refunded S.M. \$280 of the legal fee that she had paid you. You did so to enable her to arrange transportation to a job interview and to take her children to the beach. However, you also acknowledged that it was in conjunction with this \$280 refund that you suggested she buy certain clothes and send you photos of her wearing them.

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<sup>1</sup> The Board uses initials to protect the client’s privacy.

The Board determined that you violated RPC 1.7(a) through your admitted conduct in exchanging sexually charged messages with S.M. Your interest in a romantic or sexual relationship with S.M. put at significant risk your provision of legal services suited to S.M.'s circumstances, particularly in the context of representing her in a highly contested matter involving the custody of her children. In concluding that you engaged in a conflict of interest, the Board found it especially significant that, in S.M.'s view, you responded to her legal matter more when she sent you messages of a sexual nature. Moreover, you chose to cultivate a sexually based relationship with her at a time when you knew she was experiencing extreme stress and was emotionally vulnerable.

The parties also stipulated that your conduct toward S.M. was discriminatory within the meaning of RPC 8.4(g). However, in the Board's view, the stipulation falls short of establishing that your communications with S.M. constituted "discrimination . . . because of . . . sex, . . . where the conduct is intended or likely to cause harm," as that Rule requires. Importantly, the DEC did not assert that your sexually charged exchanges were anything other than consensual. Although a client's purported consent does not preclude the Board from finding that an attorney engaged in sexually discriminatory conduct, here, the stipulation included insufficient evidence to support such a finding.

Finally, the parties stipulated that you violated RPC 1.8(e) by refunding S.M. \$280 from your legal fee to enable her to pay for personal expenses. However, the record before the Board did not include a retainer agreement or any other information regarding the nature of the parties' fee arrangement, nor did it address whether S.M. was entitled to a partial refund of the legal fee. Absent that context, and with no other information regarding your fee arrangement, the Board determined that your refund of \$280 did not rise to the level of an ethics violation.

In imposing only an admonition, the Board accorded mitigating weight to your entry into a disciplinary stipulation, whereby you accepted responsibility for your misconduct and conserved disciplinary resources. The Board also weighed that you expressed remorse; your conduct did not cause damage, loss, or financial harm; and you have no prior discipline in your sixteen years at the bar.

Your conduct has adversely reflected not only on you as an attorney but also on all members of the bar. Accordingly, the Board has directed the issuance of this admonition to you. R. 1:20-15(f)(4).

A permanent record of this occurrence has been filed with the Clerk of the Supreme Court and the Board's office. Should you become the subject of any further discipline, this admonition will be taken into consideration.

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

Very truly yours,

*/s/ Timothy M. Ellis*

Timothy M. Ellis  
Chief Counsel

TME/akg

c: Chief Justice Stuart Rabner  
Associate Justices  
Heather Joy Baker, Clerk  
Supreme Court of New Jersey  
Hon. Mary Catherine Cuff, P.J.A.D. (Ret.), Chair  
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