

SUPREME COURT OF NEW JERSEY
DISCIPLINARY REVIEW BOARD
Docket No. DRB 25-270
District Docket No. VB-2025-0001E

In the Matter of Jaclyn Nayar
An Attorney at Law

Decided
April 22, 2026

Certification of the Record

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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 certification of the record filed by the District VB Ethics Committee (the DEC), pursuant to R. 1:20-4(f). The formal ethics complaint charged respondent with having violated RPC 1.1(b) (engaging in a pattern of neglect); RPC 1.3 (lacking diligence); RPC 1.4(b) (failing to keep a client reasonably informed about the status of a matter and failing to promptly comply with reasonable requests for information); and RPC 8.1(b) (two instances – failing to cooperate with disciplinary authorities).¹

On January 13, 2026, respondent filed a motion to vacate the default (MVD), which we denied on February 24, 2026. For the reasons set forth below, we determine that a reprimand, with a condition, is the appropriate quantum of discipline for respondent's misconduct.

¹ Due to respondent's failure to file an answer to the formal ethics complaint, and on notice to her, the DEC amended the complaint to include the second RPC 8.1(b) charge.

Ethics History

Respondent earned admission to the New Jersey bar in 2012 and to the New York bar in 2013. During the relevant timeframe, she maintained a practice of law in South Orange, New Jersey. She has no prior discipline in New Jersey.

Service of Process

Service of process was proper. On September 3, 2025, the DEC sent a copy of the formal ethics complaint, by certified and regular mail, to respondent's home address of record. According to the United States Postal Service (USPS) tracking system, the certified mail was delivered on September 6, 2025. Further, the certified mail receipt was returned to the DEC; however, it was unsigned and undated. The regular mail was not returned to the DEC.

On October 1, 2025, the DEC sent a second letter to respondent, by certified and regular mail, to her home address of record, informing her that, unless she filed a verified answer within five days of the date of the letter, the allegations of the complaint would be deemed admitted, the record would be certified to us for the imposition of discipline, and the complaint would be deemed amended to charge a willful violation of RPC 8.1(b). According to USPS tracking, the letter sent via certified mail was delivered to an individual at that

address on October 4, 2026. Further, the certified mail receipt was returned to the DEC, signed by respondent. The regular mail was not returned to the DEC.

As of October 15, 2025, respondent had not filed an answer to the complaint, and the time within which she was required to do so had expired. Accordingly, the DEC certified this matter to us as a default.

On November 24, 2025, Chief Counsel to the Board sent a letter to respondent, by certified and regular mail, to her home address of record, with an additional copy sent by electronic mail, to her e-mail address of record, informing her that this matter was scheduled before us on January 15, 2026 and that any MVD must be filed by December 15, 2025. On the same date, the Office of Board Counsel (OBC) received a relayed receipt indicating that delivery to respondent's e-mail address was complete. According to the USPS tracking system, the certified mail was delivered to an individual at that address on November 29, 2025. Further, the certified mail receipt was returned to the OBC; however, it was unsigned and undated. The regular mail was not returned to the OBC.

Moreover, the OBC published a notice dated November 25, 2025 in the New Jersey Law Journal and on the New Jersey Courts website, stating that we would consider this matter on January 15, 2026. The notice informed respondent that, unless she filed a successful MVD by December 15, 2025, her prior failure

to answer the complaint would remain deemed an admission of the allegations of the complaint.

On December 15, 2025, respondent, through counsel, requested an adjournment of the matter and an extension to submit an MVD. We granted the request, adjourned the matter to February 19, 2026, and informed her that an MVD must be filed by January 15, 2026. On January 13, 2026, respondent submitted an MVD for our consideration, consisting of her certification with exhibits, setting forth her reasons for failing to answer the ethics complaint. As noted above, on February 24, 2026, following our review of respondent's MVD, we issued a letter denying that motion.

Facts

We now turn to the allegations of the complaint.

On December 1, 2023, Donald R. Reeves and his wife, Sabine Hack, met with respondent to discuss estate planning. Thereafter, they retained her to “draft [and finalize their] wills, powers of attorney, and advance medical directives” for a flat fee of \$2,500. On December 4, 2023, respondent sent Reeves a retainer agreement, memorializing the above details, and further providing that “[o]nce first drafts of legal documents are conveyed to the Client, the final documents

must be executed within six (6) months, or the Client file may be closed.” On December 27, 2023, Reeves paid respondent the entire \$2,500 fee.

Nearly two months later, on February 21, 2024, respondent sent draft documents to Reeves. Approximately three months later, on May 26, 2024, Reeves returned the draft documents to respondent, with requested revisions. Respondent, however, failed to reply. Reeves then sent follow-up e-mails to respondent, on June 30, July 13, and August 29, 2024. Notably, in his August 29, 2024 e-mail, Reeves informed respondent that he would be filing an ethics grievance if she failed to reply to his inquiries. On November 1, 2024, having received no reply from respondent, Reeves filed the ethics grievance underlying this matter.

On January 17, 2025, the DEC investigator sent a letter to respondent, via certified and regular mail, to her office address of record, enclosing a copy of the ethics grievance and directing her to submit a written reply by January 27, 2025. The letter sent by certified mail was returned to the DEC investigator marked “unclaimed” and “refused.” The regular mail was not returned. Respondent failed to provide a reply by the deadline.

On January 30, 2025, the DEC investigator called respondent at her work telephone number of record; however, she did not answer, and the investigator did not leave a voicemail. The next day, January 31, 2025, the investigator called

respondent at the same telephone number, however this time, respondent's voicemail greeting indicated that she was on extended medical leave and would be checking messages periodically. The DEC left a message for respondent, directing that she return the call.

On February 6, 2025, the DEC investigator sent a second letter to respondent, via certified and regular mail, to her office address of record, directing her to provide her written reply to the grievance by February 16, 2025. The certified mail was returned as "unclaimed" and "refused." The regular mail was not returned to the DEC. Respondent again failed to reply by the deadline.

On February 24, 2025, the investigator sent e-mails to respondent's work e-mail address of record and a personal e-mail address, attaching a copy of the grievance and the DEC's two previous letters. The e-mail sent to respondent's work e-mail address was returned to the DEC as "address not found." The e-mail sent to respondent's personal e-mail address was not returned as undeliverable. Respondent failed to acknowledge the e-mails.

On February 28, 2025, the DEC investigator again attempt to reach respondent at her work telephone number of record and, again, respondent's voicemail greeting indicated she was on extended medical leave. The investigator left respondent another message directing her to return the call, which she failed to do.

On March 26, 2025, the investigator sent a letter, via regular mail, to respondent's home address of record, informing her of all previous contact attempts and directing her to reply within ten days of receipt of the letter. The regular mail was not returned to the DEC. Respondent failed to reply.

Based on the foregoing facts, the DEC charged respondent with having violated RPC 1.1(b) by exhibiting a pattern of neglect in her representation of Reeves and Hack; RPC 1.3 by failing to follow through on the terms of the representation, including failing to finalize the estate documents and to reply to Reeves's various attempts to reach her; RPC 1.4(b) by failing to acknowledge or reply to Reeves's requests for revisions to the estate documents and, instead, ignoring his repeated efforts to reach her; and RPC 8.1(b) by failing to reply to the DEC investigator's reasonable requests to reply to the grievance.

Finally, based on respondent's failure to file an answer to the formal ethics complaint, the DEC amended the complaint, on notice to her, to charge her with having committed a second violation of RPC 8.1(b).

Motion to Vacate the Default

As previously mentioned, on January 13, 2026, respondent filed an MVD with the assistance of counsel. In support of her motion, respondent asserted that she faced various medical conditions during the period of the grievance

underlying this matter. She further asserted that she “take[s] full responsibility” in her failure to respond to Reeves’s communication attempts and to make the requested edits to both his and his wife’s wills. Respondent conceded that the grievance against her was “valid” and admitted that she “neglected to follow through with grievant’s proposed revisions.”

Similarly, respondent acknowledged her failure to cooperate in connection with the DEC’s attempts to investigate her alleged misconduct and, subsequently, her failure to file an answer to the formal ethics complaint. Respondent stated that, due to her medical issues, she closed her office in August 2024, which she asserted may have contributed to her not receiving the DEC’s initial notice. However, she acknowledged that she received notice of these proceedings, in November 2025, at the latest, and that she failed to respond to the investigation due to her personal health concerns. Notably, respondent did not squarely address her failure to file a verified answer to the formal ethics complaint.

In its January 15, 2026 opposition to respondent’s MVD, the DEC urged us to deny the MVD based on respondent’s failure to address the second prong of the two-prong test necessary to prevail on an MVD. Specifically, the DEC acknowledged that, although respondent addressed why she did not file an answer due to her medical circumstances, she failed to provide specific and

meritorious defenses to the charges. Rather, the DEC submitted that respondent's certification constituted an admission of, and not a defense to, the violations charged in the complaint and, consequently, failed to satisfy the second prong for a successful MVD.

To succeed on an MVD, a respondent must (1) offer a reasonable explanation for the failure to answer the ethics complaint, and (2) assert a meritorious defense to all the underlying charges." In this matter, we determined that respondent failed to satisfy the second prong of the analysis.

Regarding the first prong, respondent proffered that she faced various medical conditions during the period of the grievance underlying this matter. Due to her conditions, respondent closed her office in August 2024, which she conceded may have contributed to not receiving the initial notice. Respondent also acknowledged that she failed to reply to the investigators' attempts to reach her due to her health concerns. Respondent painted an empathetic view of the difficulties she faced at the time of the underlying grievance and attempts by the DEC to contact her. However, even if we were to accept, arguendo, that she satisfied the first prong, for the reasons below, she failed to satisfy the second prong.

As for the second prong, respondent did not present a meritorious defense to each of the charges filed against her. In fact, rather than address each charge

alleged in the formal ethics complaint, respondent stated that, if we “allow [her] an opportunity to address the merits and substance of the original grievance” she “would be grateful.”

Based on respondent’s failure to satisfy the second prong necessary to vacate the default, we determined to deny her MVD and notified her of same.

Analysis and Discipline

Violations of the Rules of Professional Conduct

Following a review of the record, we find that the facts set forth in the formal ethics complaint support all but one of the charges of unethical conduct by clear and convincing evidence. Respondent’s failure to file an answer to the complaint is deemed an admission that the allegations are true and that they provide a sufficient basis for the imposition of discipline. R. 1:20-4(f)(1).

Notwithstanding that Rule, each charge in an ethics complaint must be supported by sufficient facts for us to determine that unethical conduct has occurred. See In re Pena, 164 N.J. 222, 224 (2000) (the Court’s “obligation in an attorney disciplinary proceeding is to conduct an independent review of the record, R. 1:20-16(c), and determine whether the [ethics] violations found by the [Board] have been established by clear and convincing evidence”); see also R. 1:20-4(b) (entitled “Contents of Complaint” and requiring, among other

notice pleading requirements, that a complaint “shall set forth sufficient facts to constitute fair notice of the nature of the alleged unethical conduct”).

We conclude that the facts recited in the complaint fully support the allegations that respondent violated RPC 1.3, RPC 1.4(b), and RPC 8.1(b) (two instances). We determine to dismiss, however, the RPC 1.1(b) charge.

RPC 1.3 requires a lawyer to “act with reasonable diligence and promptness in representing a client.” RPC 1.4(b), in turn, requires an attorney to keep a client reasonably informed about the status of a matter and to comply with reasonable requests for information. Here, respondent violated both RPCs in connection with her representation of Reeves and Hack. Specifically, she failed to complete the requested revisions to her clients’ estate planning documents, for which she was retained. Indeed, the parties’ retainer agreement expressly stated that “the final documents must be executed within six (6) months, or the Client file may be closed.” Despite Reeves having submitted proposed edits to respondent’s initial drafts, respondent failed to finalize the documents. She thereafter ceased communication with her clients. Specifically, on at least four occasions, spanning three months, Reeves contacted respondent, via e-mail, requesting that she contact him. Respondent, however, failed to reply and, in her MVD, admitted that she both failed to complete the work for which she was retained and failed to properly communicate with Reeves.

Finally, respondent violated RPC 8.1(b), which requires an attorney to “respond to a lawful demand for information from . . . [a] disciplinary authority,” in two respects. First, she failed to comply with the DEC’s investigation of the ethics grievance, despite the DEC’s repeated efforts. She violated RPC 8.1(b) a second time by failing to file an answer to the formal ethics complaint, allowing this matter to proceed as a default.

We decline to find, however, that respondent violated RPC 1.1(b), which prohibits an attorney from engaging in a pattern of neglect. Consistently, we have found that, to find a pattern of neglect, at least three instances of neglect, in three distinct client matters, are required. In the Matter of Donald M. Rohan, DRB 05-062 (June 8, 2005) at 12-16. Here, the allegations of the complaint deal exclusively with a single client matter.

In sum, we find that respondent violated RPC 1.3, RPC 1.4(b), and RPC 8.1(b) (two instances). We dismiss the charged violation of RPC 1.1(b). The sole issue left for our determination is the appropriate quantum of discipline for respondent’s misconduct.

Quantum of Discipline

Generally, in default matters where the attorney has no disciplinary history, a reprimand is imposed for lack of diligence, failure to communicate

with clients, and failure to cooperate with disciplinary authorities, even if such conduct is accompanied by similar ethics infractions. See In re Robinson, 253 N.J. 328 (2023) (reprimand for an attorney who failed to appear at scheduled hearings in connection with two client matters; in one client matter, the attorney also failed to file an appeal for which he specifically had been retained; in the second client matter, the attorney failed to file required documents in a bankruptcy matter and failed to explain to the client the alternatives of pleading guilty in connection with her separate municipal court matter; the attorney also failed to file a reply to the first client's grievance and allowed both matters to proceed as defaults; no disciplinary history), and In re Olive, 249 N.J. 354 (2022) (reprimand for an attorney who neglected a landlord tenant matter for five months, causing it to be dismissed, without prejudice; the attorney's subsequent motion to vacate the dismissal was denied; the attorney failed to communicate with the client and failed to respond to the district ethics committee's inquiry into his misconduct; thereafter, the attorney failed to file an answer the formal ethics complaint).

Based on the foregoing precedent, we conclude that the baseline discipline for respondent's misconduct is a reprimand. To craft the appropriate discipline, however, we also consider aggravating and mitigating factors.

In aggravation, respondent allowed this matter to proceed as a default. “[A] respondent’s default or failure to cooperate with the investigative authorities operates as an aggravating factor, which is sufficient to permit a penalty that would otherwise be appropriate to be further enhanced.” In re Kivler, 193 N.J. 332, 342 (2008). However, this factor was considered in setting the baseline at a reprimand and, thus, we do not accord it additional aggravating weight.

In mitigation, respondent has an unblemished, albeit short, twelve-year legal career.

Conclusion

On balance, we determine that the sole mitigating factor does not warrant a downward departure from the baseline quantum of discipline and, thus, conclude that a reprimand remains the appropriate quantum of discipline necessary to protect the public and preserve confidence in the bar.

Additionally, as a condition to her discipline, we recommend that, within sixty days of the Court’s disciplinary Order in this matter, respondent be required to submit to the OAE proof of her fitness to practice law, as attested to by a medical doctor approved by the OAE.

Members Modu and Petrou 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 Jaclyn Nayar
Docket No. DRB 25-270

Decided: April 22, 2026

Disposition: Reprimand

Members	Reprimand	Absent
Cuff	X	
Boyer	X	
Campelo	X	
Hoberman	X	
Menaker	X	
Modu		X
Petrou		X
Rodriguez	X	
Spencer	X	
Total:	7	2

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