

DISCIPLINARY REVIEW BOARD
OF THE
SUPREME COURT OF NEW JERSEY

HON. MARY CATHERINE CUFF, P.J.A.D.
(RET.), CHAIR
PETER J. BOYER, ESQ., VICE-CHAIR
JORGE A. CAMPELO
THOMAS J. HOBERMAN
STEVEN MENAKER, ESQ.
SOPHIA A. MODU
PETER PETROU, ESQ.
LISA J. RODRIGUEZ, ESQ.
REMI L. SPENCER, ESQ.



RICHARD J. HUGHES JUSTICE COMPLEX
P.O. BOX 962
TRENTON, NEW JERSEY 08625-0962
(609) 815-2920
drb.mbx@njcourts.gov

TIMOTHY M. ELLIS
CHIEF COUNSEL
NICOLE M. ACCHIONE
FIRST ASSISTANT COUNSEL
BARRY R. PETERSEN, JR.
DEPUTY COUNSEL
SALIMA ELIZABETH BURKE
ADALINE KASER
ASHLEY KOLATA-GUZZIK
NICHOLAS LOGOTHETIS
ALISA H. THATCHER
ASSISTANT COUNSEL

September 29, 2026

VIA CERTIFIED, REGULAR & ELECTRONIC MAIL

Lawrence R. Lonergan, Esq.
c/o Maxwell L. Bilek, Esq.
Wilson Elser Moskowitz Edelman & Dicker LLP
7 Giralda Farms
Madison, New Jersey 07940
maxwell.bilek@wilsonelser.com

Re: In the Matter of Lawrence R. Lonergan
Docket No. DRB 26-170
District Docket No. XIV-2025-0077E
LETTER OF ADMONITION

Dear Mr. Lonergan:

The Disciplinary Review Board (the Board) has reviewed your conduct in the above matter and has concluded that it was improper. Following a review of the record, the Board determined to impose an admonition for your violation of RPC 1.15(a) (negligently misappropriating client 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).

Specifically, on January 31, 2025, you caused an overdraft of your attorney trust account (ATA) in the amount of \$15.60. At the time of the overdraft, you were not holding any client or third-party funds in your ATA and, consequently, no misappropriation occurred as a result of the overdraft.

Nevertheless, as a result of the overdraft, the Office of Attorney Ethics (the OAE) docketed the matter for investigation and reviewed your financial records. The OAE's review revealed that, on July 11 and 19, 2023, you made two wire transfers from your ATA in connection with two client matters, Blue Chip Capital Group, Inc. and L. Hart. Each wire transfer had an associated \$15 bank fee, for a total of \$30 in bank charges. At the time of the transfers, you were holding \$4.40 in personal funds in your ATA. On July 31, 2023, you were required to hold \$199,900 in your ATA, on Hart's behalf; however, on that date, your ATA balance was \$199,874.40, creating a shortage of \$25.60, in violation of RPC 1.15(a). Eighteen days later, on August 18, 2023, you received \$15,000 on behalf of Leasing Solutions, which included a \$5,000 legal fee, thereby replenishing the \$25.60 invasion of entrusted funds in connection with the Hart matter.

On April 29, 2025, the OAE conducted a demand audit of your books and records. During the audit, you disclosed that you had utilized the services of a certified public accountant to maintain your financial records. You also informed the OAE that you maintained an ATA checkbook, client ledger sheets, and a handwritten ATA receipts and disbursements ledger. You admitted, however, that you failed to maintain copies of canceled ATA checks, failed to perform monthly three-way reconciliations of your ATA, and, from February 13, 2023 through March 27, 2025, made thirty-two online transfers, PayPal transactions, and Zelle payments from your ATA.

On May 1, 2025, the OAE notified you, in writing, that its demand audit had revealed the recordkeeping infractions and directed you to submit proof of your corrective actions by June 18, 2025.

On June 18, 2025, you submitted a reply to the OAE, setting forth the corrective actions he had undertaken to address the recordkeeping improprieties.

Following its review of your submissions, bank records, and the responses provided during your demand audit, the OAE identified the following infractions: (1) improper ATA and attorney business account (ABA) designations; (2) failure to maintain proper ATA and ABA receipts and disbursements journals; (3) failure to maintain fully descriptive client ledger cards; (4) client ledger cards with negative balances; (5) failure to maintain ATA ledger card for law firm funds for bank charges; (6) failure to maintain running ATA checkbook balance; (7) failure to identify client on ATA deposit slips; (8)

failure to conduct monthly three-way reconciliations; (9) non-attorney authorized to sign ATA checks; (10) electronic ATA transfers without proper authorization; (11) earned legal fees maintained in ATA; and (12) failure to maintain ATA records for seven years. Thus, by failing to comply with the recordkeeping requirements of R. 1:21-6, you violated RPC 1.15(d)

Next, you violated RPC 8.1(b) by failing to cooperate fully with the OAE's investigation. Although you promptly replied to the OAE's May 1, 2025 deficiency letter and otherwise cooperated with its investigation, you nevertheless failed to produce complete financial records or cure the outstanding deficiencies. Indeed, as of October 24, 2025, the date of the formal ethics complaint, you had failed to correct some of the identified deficiencies. You also failed to maintain ATA records for the required seven years. Consequently, an attorney who, like you, fails to comply with the requirements of R. 1:21-6 "in respect of the maintenance, availability and preservation of accounts and records or who fails to produce or to respond completely to questions regarding such records as required shall be deemed to be in violation of RPC 1.15(d) and RPC 8.1(b)." R. 1:21-6(i).

In imposing only an admonition, the Board considered your lack of prior discipline in eighteen years at the bar; your acceptance of responsibility; that your misconduct did not cause harm to any client; and that your negligent misappropriation was caused solely by two wire transfer fees, totaling \$30.

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).

Additionally, as conditions of this discipline, the Board determined that you shall be required, within ninety days following the date of this letter, to submit proof to the OAE that you have (1) corrected the remaining deficiencies identified in the formal ethics complaint, and (2) completed an OAE-approved recordkeeping course.

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

The Board also has directed that the costs 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
Disciplinary Review Board (e-mail)
Johanna Barba Jones, Director
Office of Attorney Ethics (e-mail)
Leighann Reilly, Deputy Ethics Counsel
Office of Attorney Ethics (interoffice mail and e-mail)