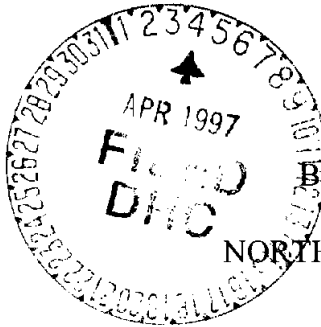


NORTH CAROLINA
WAKE COUNTY



BEFORE THE COUNCIL
OF THE
NORTH CAROLINA STATE BAR
97 BCS 4

IN THE MATTER OF THE TENDER)
OF SURRENDER OF LICENSE OF) ORDER OF DISBARMENT
JUDITH E. GARMON)

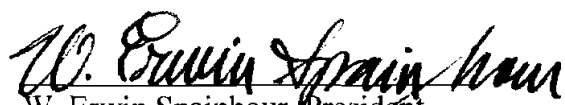
THIS MATTER coming on to be heard and being heard by the Council of the North Carolina State Bar pursuant to 27 N.C. Admin. Code Chapter 1, Subchapter B, Rule. 0117 of the Discipline and Disability Rules of the North Carolina State Bar, upon an affidavit of tender of license pursuant to Rule .0117(a) executed by Judith E. Garmon and filed in the offices of the North Carolina State Bar on March 17, 1997.

Based upon the affidavit, the Council finds that the conduct of Judith E. Garmon is grounds for discipline pursuant to N.C. Gen. Stat. Section 84-28(b)(2) in that Judith E. Garmon misappropriated client funds in violation of Rule 1.2(b) and (c), Rule 10.1(a) and (c), and Rule 10.2(e) and commingled her personal funds with client funds in violation of Rule 10.1(a) and (c) of the North Carolina State Bar Rules of Professional Conduct.

WHEREFORE, upon motion duly made and seconded, the Council enters the following order:

1. The tender of surrender of license of Judith E. Garmon is hereby accepted.
2. Judith E. Garmon is hereby DISBARRED from the practice of law in North Carolina.
3. Judith E. Garmon shall forthwith surrender her license and membership card to the Secretary. She shall comply with all provisions of 27 N.C. Admin. Code, Chapter 1, Rule .0124 of the Discipline and Disability Rules of the North Carolina State Bar.
4. The costs of this action are hereby taxed against Judith E. Garmon.

Done and ordered this the 4th day of April, 1997.


W. Erwin Spainhour, President
The North Carolina State Bar

STATE OF NORTH CAROLINA
WAKE COUNTY

BEFORE THE COUNCIL
OF THE
NORTH CAROLINA STATE BAR

**AFFIDAVIT TENDERING THE SURRENDER OF THE LICENSE OF
JUDITH ELAINE GARMON**

I, Judith Elaine Garmon, being duly sworn, say:

1. I desire to resign and hereby tender my license to practice law in the State of North Carolina pursuant to the provisions of Section .0117 of Subchapter 1B of the Rules and Regulations of the North Carolina State Bar.

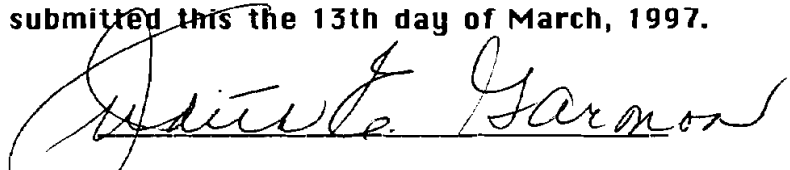
2. My resignation is freely and voluntarily rendered. It is not the result of coercion or duress. I am aware of the implication of submitting my resignation.

3. I am aware that presently there is pending before the North Carolina State Bar an investigation regarding allegations that I have failed to keep a client trust account in accordance with the Rules and Regulations of the North Carolina State Bar, that I have commingled client funds with personal and operating funds and in so doing have misappropriated funds belonging to clients.

4. I acknowledge that the material facts upon which the investigation is predicated are true.

5. My resignation is being submitted because I know that if charges were predicated upon the allegations under investigation, it would be difficult to successfully defend myself against them.

Respectfully submitted this the 13th day of March, 1997.



Sworn to and subscribed before me
this the 14th day of March, 1997.


Notary Public
My Commission expires: 10-21-2000