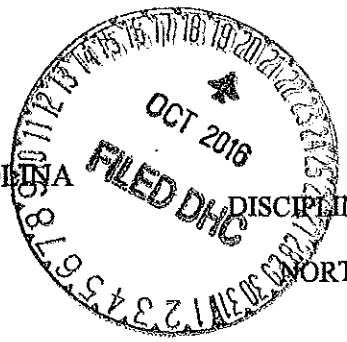

STATE OF NORTH CAROLINA WAKE COUNTY	BEFORE THE DISCIPLINARY HEARING COMMISSION OF THE NORTH CAROLINA STATE BAR 16 DHC 20
THE NORTH CAROLINA STATE BAR, Plaintiff v. JOSEPH KOSKO, Attorney, Defendant	ORDER OF DISBARMENT

THIS MATTER was heard by a Hearing Panel of the Disciplinary Hearing Commission composed of Donald C. Prentiss, Chair, Shirley L. Fulton, and Randy Moreau pursuant to 27 N.C.A.C. 1B § .0114 of the Rules and Regulations of the North Carolina State Bar. Plaintiff, the North Carolina State Bar, was represented by Deputy Counsel Joshua T. Walthall. Defendant, Joseph Kosko, was not present at the hearing and was not represented by counsel.

On Plaintiff's motion, as a result of Defendant's failures to participate in the discovery process, the Panel entered an Order of Sanctions on September 27, 2016 pursuant to 27 N.C.A.C. 1B § .0114 and Rule 37(d) of the North Carolina Rules of Civil Procedure. Pursuant to this Order of Sanctions all of the allegations in the Complaint were deemed admitted and all of the documents identified by Plaintiff in its Motion for Sanctions, filed on September 9, 2016 were deemed authenticated. Based upon the pleadings and the evidence presented at the hearing, the Hearing Panel hereby finds by clear, cogent, and convincing evidence the following

FINDINGS OF FACT

1. Plaintiff, the North Carolina State Bar ("Plaintiff" or "State Bar"), is a body duly organized under the laws of North Carolina and is the proper party to bring this proceeding under the authority granted it in Chapter 84 of the General Statutes of North Carolina, and the rules and regulations of the North Carolina State Bar promulgated thereunder.

2. Defendant, Joseph Kosko ("Kosko" or "Defendant"), was admitted to the North Carolina State Bar on March 20, 1993, and is, and was at all times referred to herein, an attorney at law licensed to practice in North Carolina, subject to the laws of the State of North Carolina, the Rules and Regulations of the North Carolina State Bar, and the Rules of Professional Conduct.

3. On May 16, 2016, Plaintiff served Defendant with the Summons and Complaint in this matter via certified mail, return-receipt requested at the address he had on file with the Membership Department at the North Carolina State Bar on that date: 4001 Hopper Street, Raleigh, NC 27616.

4. Defendant signed for and received the Summons and Complaint on June 6, 2016 at 4001 Hopper Street, Raleigh, NC 27616.

5. Defendant later filed an Answer to the Complaint in this matter on June 27, 2016.

6. Defendant held out to North Carolina residents as able to provide them with representation in bankruptcy matters in this state through Volks Anwalt.

7. Volks Anwalt, an out-of-state entity engaged in providing legal documents and representation to individuals going through bankruptcy in various states, is not and never has been authorized to practice law in North Carolina.

8. In 2015, Defendant agreed to represent K.B., a North Carolina resident and client of Volks Anwalt.

9. Defendant represented K.B. on behalf of Volks Anwalt.

10. K.B. was under the impression that Defendant was the attorney handling her case on behalf of Volks Anwalt and that Volks Anwalt was authorized to provide her with legal services in North Carolina.

11. Defendant accepted a portion of the fee Volks Anwalt charged K.B. as payment for the legal services he provided her on behalf of Volks Anwalt.

12. On November 6, 2015, Defendant filed a Chapter 13 Petition on behalf of K.B. in the Western District of North Carolina Bankruptcy Court.

13. Defendant signed the Chapter 13 Petition referenced in paragraph 12 as an attorney with "Volks Anwalt."

14. In Exhibit B to the Chapter 13 Petition referenced in paragraph 12, Defendant signed his name affirming the following statement: "I, the attorney for the petitioner in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b)."

15. Defendant had in fact not spoken with the petitioner, K.B., prior to filing the Chapter 13 Petition referenced in paragraph 12.

16. On November 9, 2015, the Court entered a Notice of Deficient Filing, indicating that Defendant's Petition was deficient.

17. On December 7, 2015, Defendant filed a Chapter 13 Plan on behalf of K.B. in the Western District of North Carolina Bankruptcy Court.

18. On December 11, 2015, the Court entered Notice of Defective Filing, indicating that the Chapter 13 Plan Defendant had filed was defective.

19. On December 18, 2015, the Court entered an Order to Appear and Show Cause for Dismissal of Case, ordering Defendant to personally appear before the Court and "show cause why he should not be sanctioned [by the Court] for his performance in this case." This order directed Defendant to appear at a hearing on January 12, 2016.

20. Defendant did not appear as ordered on January 12, 2016.

21. On January 13, 2016, the Court entered an Order holding Defendant in contempt for failing to appear at the January 12, 2016 hearing.

22. On February 18, 2016, the Court sanctioned Defendant and Volks Anwalt for contempt of court, disbarring Defendant from the Western District of North Carolina Bankruptcy Court and requiring both Defendant and Volks Anwalt to pay the debtor $5,000.00 each.

23. Throughout the representation, K.B. had difficulty contacting Defendant, Defendant failed to return K.B.'s calls requesting information regarding the status of her case, and Defendant failed to explain various aspects of the bankruptcy process to K.B. or obtain an understanding of K.B.'s goals for Defendant's representation of her.

24. In 2015, Defendant agreed to provide legal services to North Carolina residents at the direction of and upon payment from Professional Closing Network, a company then engaged in providing real estate closing services in North Carolina.

25. Professional Closing Network is not and never has been authorized to practice law in North Carolina.

26. Defendant held out to the clients of Professional Closing Network as able to provide them with legal services on behalf of Professional Closing Network.

27. Defendant conducted at least 20 real estate closings in North Carolina for the North Carolina clients of Professional Closing Network.

28. Professional Closing Network instructed Defendant as to which closings to conduct and directed the course of the legal services he provided to the clients.

29. Professional Closing Network paid Defendant a portion of the fee it collected from its North Carolina clients.

30. Defendant agreed to provide legal services to the North Carolina clients of a business corporation named Family Court Direct.

31. Family Court Direct is not and never has been authorized to practice law in North Carolina.

32. At the direction of and upon payment from Family Court Direct, Defendant drafted legal documents for the following clients in domestic cases being tried before North Carolina courts:

a. P.S.M. of Moore County, NC;
b. E.E.M. of Tarrant County, TX;
c. D.K. of Lincoln County, NC;
d. J.K.M. of Cabarrus County, NC;
e. M.J. of Grovetown, GA;
f. D.R.H. of Vance County, NC;
g. S.M.B. of Forsyth County, NC
h. S.M.C. of Norfolk, VA;
i. J.C. of Cherokee County, NC;
j. V.G.K. of Davidson County, NC;
k. R.L.F. or Phyllis Foxx of Forsyth County, NC; and
l. E.M.K. of Iredell County, NC.

33. In addition to these clients, Defendant, at the direction of and upon payment from Family Court Direct, also drafted legal documents for other clients to use in North Carolina courts.

34. Through his association with Family Court Direct, Defendant drafted, among other legal documents, Complaints for Joint Legal Custody, Separation Agreements, Motions for Ex Parte Emergency Custody Orders, and Complaints for Divorce, for use in North Carolina.

35. Defendant did not speak with the clients of Family Court Direct to whom he provided legal services in North Carolina.

36. Family Court Direct instructed Defendant as to what legal documents he was to draft for the clients to use in North Carolina.

37. Family Court Direct charged North Carolina clients for these legal documents and Defendant accepted a portion of the fee collected by Family Court Direct.

38. Some of the legal documents Defendant drafted through Family Court Direct contained errors and were ineffectual and insufficient to meet the clients' needs.

39. Some of the legal documents Defendant drafted through Family Court Direct were rejected by the courts in North Carolina due to their deficiencies, requiring the clients to pay other attorneys to redraft the documents.

40. By his own admission, Defendant agreed to work with Family Court Direct for his own financial gain.

Based upon the foregoing Findings of Fact, the Panel enters the following

CONCLUSIONS OF LAW

1. All parties are properly before the Hearing Panel and the panel has jurisdiction over Defendant, Joseph Kosko, and the subject matter of this proceeding.

2. Kosko's conduct, as set out in the Findings of Fact above, constitutes grounds for discipline pursuant to N.C. Gen. Stat. § 84-28(b)(2) as follows:

a) By improperly drafting and filing various forms and pleadings on behalf of his client before the Bankruptcy Court and then failing to appear in Court to rectify his errors, Defendant failed to act with reasonable diligence and promptness in representing his client, K.B., in violation of Rule 1.3 and engaged in behavior that was prejudicial to the administration of justice in violation of Rule 8.4(d);

b) By failing to respond to inquiries from his client, K.B., regarding his client's case, Defendant failed to promptly comply with the client's requests for information in violation of Rule 1.4(a)(4);

c) By failing to consult with his client, K.B., regarding which steps the client wished to take during the course of the representation, Defendant failed to explain a matter to the extent necessary to permit the client to make an informed decision regarding the representation in violation of Rule 1.4(b);

d) By collecting a fee to engage in the practice of law through Volks Anwalt, an entity not authorized to provide legal services in North Carolina, Defendant collected an illegal fee in violation of Rule 1.5(a);

e) By failing to obey a direct order of the Bankruptcy Court to appear and show cause why he should not be held in contempt, Defendant knowingly disobeyed an obligation under the rules of a tribunal in violation of Rule 3.4(c), engaged in conduct that tended to disrupt a tribunal in violation of Rule 3.5(a), and engaged in conduct that was prejudicial to the administration of justice in violation of Rule 8.4(d);

f) By accepting fees from Volks Anwalt out of a portion of the fees Volks Anwalt charged the clients, Defendant shared a fee with nonlawyers in violation of Rule 5.4(a);

g) By providing legal services to North Carolina residents through Volks Anwalt, an entity not authorized to provide legal services or practice law in North Carolina, Defendant assisted others in the unauthorized practice of law in violation of Rule 5.5(f) and violated N.C. Gen. Stat. § 84-8,

thereby committing a criminal act that reflects adversely on Defendant's honesty, trustworthiness or fitness as a lawyer in other respects in violation of Rule 8.4(b);

h) By holding himself out as able to provide various clients with legal services through Volks Anwalt, an entity not authorized to practice law in North Carolina, by claiming on his filed pleadings to provide legal services via an entity that is not authorized to provide legal services here, and by claiming in the Chapter 13 Petition that he had advised the petitioner of various matters when he had not spoken with her, Defendant made false or misleading statements about his services in violation of Rule 7.1(a), made false statements to a tribunal in violation of Rule 3.3(a), and engaged in conduct involving dishonesty or misrepresentation in violation of Rule 8.4(c);

i) By drafting and filing legal documents and pleadings in the Bankruptcy Court with numerous errors and deficiencies such that they were rejected by the Court, Defendant engaged in conduct prejudicial to the administration of justice in violation of Rule 8.4(d);

j) By collecting a fee to engage in the practice of law through Professional Closing Network, an entity not authorized to provide legal services in North Carolina, Defendant collected an illegal fee in violation of Rule 1.5(a);

k) By accepting fees from Professional Closing Network out of a portion of the fees Professional Closing Network charged the clients, Defendant shared a fee with nonlawyers in violation of Rule 5.4(a);

l) By providing legal services to North Carolina residents through Professional Closing Network, an entity not authorized to provide legal services or practice law in North Carolina, Defendant assisted others in the unauthorized practice of law in violation of Rule 5.5(f) and violated N.C. Gen. Stat. § 84-8, thereby committing a criminal act that reflects adversely on Defendant's honesty, trustworthiness or fitness as a lawyer in other respects in violation of Rule 8.4(b);

m) By holding himself out as able to provide various clients with legal services through Professional Closing Network, an entity not authorized to practice law in North Carolina, Defendant made false or misleading communications about himself or his services in violation of Rule 7.1(a) and engaged in conduct involving dishonesty or misrepresentation in violation of Rule 8.4(c);

n) By drafting documents for clients at the direction of and upon payment from Family Court Direct that were ineffectual and deficient, Defendant

failed to act with reasonable diligence in representing his clients in violation of Rule 1.3;

o) By failing to communicate with the North Carolina clients he was allegedly serving at the direction of and upon payment from Family Court Direct, Defendant failed to reasonably consult with his clients about the means by which the clients' objectives were to be accomplished in violation of Rule 1.4(a)(2), and failed to explain a matter to the extent reasonably necessary to permit the clients to make informed decisions regarding the representation in violation of Rule 1.4(b);

p) By collecting a fee to engage in the practice of law through Family Court Direct, an entity not authorized to provide legal services in North Carolina, Defendant collected an illegal fee in violation of Rule 1.5(a);

q) By accepting fees from Family Court Direct out of a portion of the fees Family Court Direct charged the clients, Defendant shared a fee with nonlawyers in violation of Rule 5.4(a);

r) By providing legal services to North Carolina residents through Family Court Direct, an entity not authorized to provide legal services or practice law in North Carolina, Defendant assisted others in the unauthorized practice of law in violation of Rule 5.5(f) and violated N.C. Gen. Stat. § 84-8, thereby committing a criminal act that reflects adversely on Defendant's honesty, trustworthiness or fitness as a lawyer in other respects in violation of Rule 8.4(b); and

s) By drafting and causing to be filed documents at the direction of and upon payment from Family Court Direct with numerous errors and deficiencies such that they were rejected by the courts and had to be corrected and re-filed, Defendant engaged in conduct prejudicial to the administration of justice in violation of Rule 8.4(d).

Based upon the foregoing facts and conclusions of law, and upon the evidence and arguments presented at the hearing concerning appropriate discipline, the Hearing Panel hereby finds by clear, cogent, and convincing evidence the following

ADDITIONAL FINDINGS REGARDING DISCIPLINE

1. Defendant, who was licensed to practice law in North Carolina in 1993, has substantial experience in the practice of law.

2. Defendant received an Admonition in 2003 and a Reprimand in 2004; both matters concerned Defendant's mishandling of real estate closings.

3. Defendant knowingly provided legal services via out-of-state entities without speaking with the North Carolina clients he was allegedly serving. Represented clients can only effectively participate in our system of justice if they have the

opportunity to communicate with the attorney representing them. An attorney can only effectively represent a client if he has communicated with the client sufficiently to understand the client's circumstances as well as the client's goals in the representation. The harm and potential harm resulting from Defendant's failure to communicate with his clients was entirely foreseeable.

4. Defendant should have taken a number of steps to ensure his clients were protected and that his conduct conformed with the Rules of Professional Conduct, including contacting the North Carolina clients of these out-of-state entities and taking steps to ensure that he was meeting each client's needs.

5. Rather than investigate these entities before agreeing to serve as their local attorney to determine whether they were authorized to practice law in North Carolina, Defendant accepted quick money for minimal work and did not take steps to protect his clients' interests, thereby elevating his own interests above those of his clients.

6. Defendant's conduct – aiding nonattorneys in providing legal services in this state, neglecting his clients, failing to communicate with clients, drafting and causing to be filed ineffectual and deficient documents – caused significant harm to his clients and their abilities to achieve the goals of the representation.

7. Defendant's conduct caused significant harm to his clients and the administration of justice by causing unnecessary delay in his clients' cases.

8. Defendant's conduct caused significant harm to his clients by depriving them of their limited financial resources available for legal representation without providing them adequate legal services in return.

9. Defendant's clients were vulnerable victims of his misconduct. Defendant's association with the out-of-state entities lent legitimacy to the entities and their unauthorized practice of law. To their unknowing detriment, Defendant's clients trusted the entities and their ability to offer legal assistance due – at least in part – to Defendant's association with the entities. His clients included individuals going through divorces, child custody disputes, and bankruptcy; for example, K.B. was fighting to keep her home from foreclosure in an effort to keep her family together. His clients were unfamiliar with the legal process and had limited financial resources. His clients had paid and relied upon Defendant to protect or pursue their legal rights and yet were often left in a worse position after Defendant's involvement.

10. Defendant's conduct also had a negative impact on third parties. Defendant's conduct before the Bankruptcy Court contributed to one client losing her home, wherein multiple members of the client's family were living; the family has since been broken up and forced to live in multiple locations. The legal documents Defendant drafted through Family Court Direct were ineffectual and, as a result, not only negatively affected the clients, but negatively affected the clients' family members – e.g., the children over whom the client was seeking custody – as well.

11. Defendant's actions of drafting and causing to be filed legal documents with numerous errors in them, such that Defendant was called into court, failed to appear in court, and subsequently was fined and disbarred by the court, had a negative impact on the administration of justice. Moreover, Defendant's actions of drafting legal documents through Family Court Direct, such that they were rejected by the courts and had to be redrafted, negatively affected the administration of justice. Justice is achieved when all matters are timely pursued and resolved; justice is impeded by attorneys who abdicate their duties as an attorney, leaving their clients' cases and their clients' interests in an unnecessarily uncertain status such as that created by Defendant.

12. Defendant's conduct caused significant harm to the legal profession. Defendant's failure to communicate with clients, failure to resolve the matters for which he was retained, and repeated misrepresentations caused his clients to feel their trust had been betrayed. Many of Defendant's former clients expressed a sense of distrust of the legal profession in general due to Defendant's conduct.

13. During the prosecution of this disciplinary case against Defendant, Defendant failed to appear at his duly noticed deposition and failed to respond to various requests from the State Bar for evidence.

14. During the investigation of this disciplinary case against Defendant, Defendant falsely claimed that the only out-of-state entities for whom he was working were Family Court Direct and Professional Closing Network; he falsely claimed to a State Bar investigator that he was not working with any other out-of-state entities despite the fact that he was working with Volks Anwalt at the time he made that statement.

Based upon the Findings of Fact, Conclusions of Law, and Additional Findings Regarding Discipline, the Hearing Panel also enters the following

CONCLUSIONS REGARDING DISCIPLINE

1. The Hearing Panel has carefully considered all of the different forms of discipline available to it. In addition, the hearing panel has considered all of the factors enumerated in 27 N.C.A.C. 1B § .0114(w)(1) of the Rules and Regulations of the North Carolina State Bar and concludes that the following factors are applicable in this matter:

a. Defendant's intent to commit acts where the harm or potential harm is foreseeable;

b. Defendant's lack of honesty, trustworthiness, or integrity;

c. Defendant's elevation of the his own interest above that of the client;

d. The negative impact of Defendant's actions on client's or public's perception of the profession;

e. The negative impact of the Defendant's actions on the administration of justice;

f. Defendant's impairment of the client's ability to achieve the goals of the representation;

g. The negative effect of Defendant's conduct on third parties;

h. Defendant's acts of dishonesty, misrepresentation, deceit, or fabrication; and

i. Defendant's multiple instances of failure to participate in the legal profession's self-regulation process.

2. The Hearing Panel has carefully considered all of the factors enumerated in 27 N.C.A.C. 1B § .0114(w)(2) of the Rules and Regulations of the North Carolina State Bar and concludes that the following factor is present and warrants disbarment:

a. Defendant's acts of dishonesty, misrepresentation, deceit, or fabrication.

3. The Hearing Panel has carefully considered all of the factors enumerated in 27 N.C.A.C. 1B § .0114(w)(3) of the Rules and Regulations of the North Carolina State Bar and finds the following factors warrant disbarment:

a. Defendant's prior disciplinary offenses in this state;

b. Defendant's dishonest or selfish motive;

c. Defendant's pattern of misconduct;

d. Defendant's multiple offenses;

e. Defendant's bad faith obstruction of the disciplinary proceeding by intentionally failing to comply with rules or orders of the disciplinary agency;

f. Defendant's submission of false evidence, false statements, or other deceptive practices during the disciplinary process;

g. Defendant's refusal to acknowledge the wrongful nature of his conduct;

h. The vulnerability of the victims Defendant harmed;

i. Defendant's degree of experience in the practice of law;

j. The imposition of other penalties or sanctions on Defendant, to wit: his disbarment from the Western District of North Carolina Bankruptcy Court;

k. Defendant's failure to rectify the consequences of his actions; and

l. Defendant's lack of remorse.

4. Whenever attorneys aid in the unauthorized practice of law, there is the potential for harm. The risks include a lack of knowledge of the law or procedures particular to that jurisdiction, confusion by the clients and third parties about who is representing the clients, misrepresentation, and damage to the administration of justice. But perhaps most foundationally, whenever attorneys aid in the unauthorized practice of law, it inhibits that jurisdiction's ability to protect the public by regulating the profession therein.

5. Defendant's conduct caused significant harm to the standing of the profession in the eyes of his clients and has the potential to cause significant harm to the standing of the profession in the eyes of the public because it shows his disregard for his duties as an attorney. Such erosion of public confidence in attorneys tends to sully the reputation of, and fosters disrespect for, the profession as a whole. Confidence in the legal profession is a building block for public trust in the entire legal system.

6. Defendant caused significant harm to the profession by repeatedly failing to respond to State Bar inquires and otherwise failing to participate in the grievance process. Additionally, Defendant submitted false evidence to the State Bar and failed to participate in the present proceeding, including failing to appear at the hearing or his duly-noticed deposition. Defendant's conduct demonstrates his continued refusal to participate in the self-regulatory process, his bad faith obstruction of the disciplinary proceedings by intentionally failing to comply with the rules or orders of the disciplinary agency, and his refusal to acknowledge the wrongful nature of his conduct. Such conduct interferes with the State Bar's ability to regulate its members and undermines the profession's privilege to remain self-regulating.

7. One of the foundational principles of being an attorney is a willingness to subject oneself to the high standards of the profession. In North Carolina, being an attorney means willingly accepting the accountability provided by the attorney's peers on the State Bar Council. This allows the public to trust attorneys with, usually, the most important aspects of their lives. During the course of this disciplinary case, Defendant made it abundantly clear that he does not accept that accountability, that he does not want to participate in the self-regulatory process, and that he does not want to be held to the standards of the profession. In doing so, he has inspired no confidence that he can be trusted to be a licensed attorney going forward.

8. Defendant is a danger to the public due to his repeated misconduct, multiple misrepresentations, and ongoing refusal to participate in the self-regulatory process. Defendant's inability or unwillingness to comply with the Rules of Professional Conduct requires this Panel to disbar Defendant as the only means to adequately acknowledge the wrongfulness of his conduct and protect the public.

9. The Hearing Panel has considered lesser sanctions and concludes that any discipline short of disbarment would not adequately protect the public for the following reasons:

a. Entry of an order imposing less serious discipline would fail to acknowledge the seriousness of the offenses; would not adequately protect the clients, the public, and the administration of justice; and would send the wrong message to attorneys and the public regarding the conduct expected of members of the Bar of this State;

b. The protection of the public and the legal profession requires that Defendant not be permitted to resume the practice of law until he demonstrates the following: that he has reformed; that he understands his obligations to his clients, the public, the courts, and the legal profession; and that reinstatement will not be detrimental to the public or the integrity and standing of the legal profession. Disbarred lawyers are required to make such a showing before they may resume practicing law, whereas no such showing of reformation is required of attorneys whose licenses are suspended; thus, disbarment is necessary; and

c. Defendant has failed to reform his conduct in response to lesser discipline.

10. Due to the nature and extent of Defendant's conduct, the significant harm or potential harm of his conduct caused by his conduct to clients, the administration of justice, and the profession, and Defendant's prior discipline, the Hearing Panel concludes that disbarment is the only discipline that will adequately protect clients, the public, the administration of justice, and the profession from future transgressions by Defendant.

Based upon the foregoing Findings of Fact, Conclusions of Law, and Findings Regarding Discipline, the Hearing Panel enters the following

ORDER OF DISCIPLINE

1. Defendant, Joseph Kosko, is hereby DISBARRED.

2. Defendant shall submit his license and membership card to the Secretary of the North Carolina State Bar no later than 30 days following the date of this Order. Defendant shall comply with the wind down provisions contained in Rule .0124 of the North Carolina State Bar Discipline and Disability Rules, located at 27 N.C.A.C. 1B § .0124.

3. Defendant shall pay the costs and administrative fees of this proceeding as assessed by the Secretary, including the costs of all depositions, within 30 days of service of the statement of costs and administrative fees upon him.

4. Within 15 days of the effective date of this Order, Defendant shall provide the State Bar with an address and telephone number at which clients seeking return of files can communicate with Defendant and obtain such files.

5. Defendant shall promptly return client files to clients upon request, within 5 days of receipt of such request. Defendant will be deemed to have received any such request 3 days after the date such request is sent to Defendant if the request is sent to the address Defendant provided the State Bar pursuant to the preceding paragraph or, if Defendant fails to provide an alternate address, to the address of record for Defendant with the membership department of the North Carolina State Bar.

Signed by the Chair with the consent of the other hearing panel members, on this the 20 day of October, 2016.

Donald C. Prentiss

Donald C. Prentiss, Chair
Disciplinary Hearing Panel