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State Bar Court of California Hearing Department Los Angeles ACTUAL SUSPENSION			PUBLIC MATTER
<p>Counsel For The State Bar</p> <p>Eli D. Morgenstern, DTC Office of The Chief Trial Counsel 1149 South Hill Street Los Angeles, CA 90015-2299 Telephone: (213) 765-1334</p> <p>Bar # 190560</p>	<p>Case Number(s): 10-O-04038, 10-O-04352, 10-O-10700</p>	<p>For Court use only</p> <div style="text-align: center; padding: 10px;"> <p style="font-size: 1.5em; font-weight: bold; margin: 0;">FILED</p> <p style="font-size: 1.2em; font-weight: bold; margin: 0;">SEP 09 2011</p> <p style="font-size: 0.8em; margin: 0;">STATE BAR COURT CLERK'S OFFICE LOS ANGELES</p> </div>	
<p>In Pro Per Respondent</p> <p>Jennifer Y. Williams 2286 E. Carson Street #311 Long Beach, CA 90807</p> <p>Bar # 242146</p>	<p>Submitted to: Assigned Judge</p> <p>STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION AND ORDER APPROVING</p> <p>ACTUAL SUSPENSION</p> <p><input type="checkbox"/> PREVIOUS STIPULATION REJECTED</p>		
<p>In the Matter of: Jennifer Yvonne Williams</p> <p>Bar # 242146</p> <p>A Member of the State Bar of California (Respondent)</p>			

Note: All information required by this form and any additional information which cannot be provided in the space provided, must be set forth in an attachment to this stipulation under specific headings, e.g., "Facts," "Dismissals," "Conclusions of Law," "Supporting Authority," etc.

A. Parties' Acknowledgments:

- (1) Respondent is a member of the State Bar of California, admitted May 16,2006.
- (2) The parties agree to be bound by the factual stipulations contained herein even if conclusions of law or disposition are rejected or changed by the Supreme Court.
- (3) All investigations or proceedings listed by case number in the caption of this stipulation are entirely resolved by this stipulation and are deemed consolidated. Dismissed charge(s)/count(s) are listed under "Dismissals." The stipulation consists of 14 pages, not including the order.
- (4) A statement of acts or omissions acknowledged by Respondent as cause or causes for discipline is included under "Facts."



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- (5) Conclusions of law, drawn from and specifically referring to the facts are also included under "Conclusions of Law".
- (6) The parties must include supporting authority for the recommended level of discipline under the heading "Supporting Authority."
- (7) No more than 30 days prior to the filing of this stipulation, Respondent has been advised in writing of any pending investigation/proceeding not resolved by this stipulation, except for criminal investigations.
- (8) Payment of Disciplinary Costs—Respondent acknowledges the provisions of Bus. & Prof. Code §§6086.10 & 6140.7. (Check one option only):
- Until costs are paid in full, Respondent will remain actually suspended from the practice of law unless relief is obtained per rule 5.130, Rules of Procedure.
 - Costs are to be paid in equal amounts prior to February 1 for the following membership years: Three (3) billing cycles following the effective date of the Supreme Court Order. (Hardship, special circumstances or other good cause per rule 5.132, Rules of Procedure.) If Respondent fails to pay any installment as described above, or as may be modified by the State Bar Court, the remaining balance is due and payable immediately.
 - Costs are waived in part as set forth in a separate attachment entitled "Partial Waiver of Costs".
 - Costs are entirely waived.

B. Aggravating Circumstances [for definition, see Standards for Attorney Sanctions for Professional Misconduct, standard 1.2(b)]. Facts supporting aggravating circumstances are required.

- (1) **Prior record of discipline** [see standard 1.2(f)]
- (a) State Bar Court case # of prior case
 - (b) Date prior discipline effective
 - (c) Rules of Professional Conduct/ State Bar Act violations:
 - (d) Degree of prior discipline
 - (e) If Respondent has two or more incidents of prior discipline, use space provided below.
- (2) **Dishonesty:** Respondent's misconduct was surrounded by or followed by bad faith, dishonesty, concealment, overreaching or other violations of the State Bar Act or Rules of Professional Conduct.
- (3) **Trust Violation:** Trust funds or property were involved and Respondent refused or was unable to account to the client or person who was the object of the misconduct for improper conduct toward said funds or property.
- (4) **Harm:** Respondent's misconduct harmed significantly a client, the public or the administration of justice. See page 12 for further discussion re: Harm.
- (5) **Indifference:** Respondent demonstrated indifference toward rectification of or atonement for the consequences of his or her misconduct.

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- (6) **Lack of Cooperation:** Respondent displayed a lack of candor and cooperation to victims of his/her misconduct or to the State Bar during disciplinary investigation or proceedings.
- (7) **Multiple/Pattern of Misconduct:** Respondent's current misconduct evidences multiple acts of wrongdoing or demonstrates a pattern of misconduct. See page 11 for further discussion re: Multiple/Pattern of Misconduct.
- (8) **No aggravating circumstances** are involved.

Additional aggravating circumstances:

C. Mitigating Circumstances [see standard 1.2(e)]. Facts supporting mitigating circumstances are required.

- (1) **No Prior Discipline:** Respondent has no prior record of discipline over many years of practice coupled with present misconduct which is not deemed serious.
- (2) **No Harm:** Respondent did not harm the client or person who was the object of the misconduct.
- (3) **Candor/Cooperation:** Respondent displayed spontaneous candor and cooperation with the victims of his/her misconduct and to the State Bar during disciplinary investigation and proceedings. See page 12 for further discussion re: Candor/Cooperation.
- (4) **Remorse:** Respondent promptly took objective steps spontaneously demonstrating remorse and recognition of the wrongdoing, which steps were designed to timely atone for any consequences of his/her misconduct.
- (5) **Restitution:** Respondent paid \$ _____ on _____ in restitution to _____ without the threat or force of disciplinary, civil or criminal proceedings.
- (6) **Delay:** These disciplinary proceedings were excessively delayed. The delay is not attributable to Respondent and the delay prejudiced him/her.
- (7) **Good Faith:** Respondent acted in good faith.
- (8) **Emotional/Physical Difficulties:** At the time of the stipulated act or acts of professional misconduct Respondent suffered extreme emotional difficulties or physical disabilities which expert testimony would establish was directly responsible for the misconduct. The difficulties or disabilities were not the product of any illegal conduct by the member, such as illegal drug or substance abuse, and Respondent no longer suffers from such difficulties or disabilities.
- (9) **Severe Financial Stress:** At the time of the misconduct, Respondent suffered from severe financial stress which resulted from circumstances not reasonably foreseeable or which were beyond his/her control and which were directly responsible for the misconduct.
- (10) **Family Problems:** At the time of the misconduct, Respondent suffered extreme difficulties in his/her personal life which were other than emotional or physical in nature.
- (11) **Good Character:** Respondent's good character is attested to by a wide range of references in the legal and general communities who are aware of the full extent of his/her misconduct.

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(12) **Rehabilitation:** Considerable time has passed since the acts of professional misconduct occurred followed by convincing proof of subsequent rehabilitation.

(13) **No mitigating circumstances** are involved.

Additional mitigating circumstances:

D. Discipline:

(1) **Stayed Suspension:**

(a) Respondent must be suspended from the practice of law for a period of three (3) years.

i. and until Respondent shows proof satisfactory to the State Bar Court of rehabilitation and present fitness to practice and present learning and ability in the law pursuant to standard 1.4(c)(ii) Standards for Attorney Sanctions for Professional Misconduct.

ii. and until Respondent pays restitution as set forth in the Financial Conditions form attached to this stipulation.

iii. and until Respondent does the following:

(b) The above-referenced suspension is stayed.

(2) **Probation:**

Respondent must be placed on probation for a period of three (3) years, which will commence upon the effective date of the Supreme Court order in this matter. (See rule 9.18, California Rules of Court)

(3) **Actual Suspension:**

(a) Respondent must be actually suspended from the practice of law in the State of California for a period of sixty (60) days.

i. and until Respondent shows proof satisfactory to the State Bar Court of rehabilitation and present fitness to practice and present learning and ability in the law pursuant to standard 1.4(c)(ii), Standards for Attorney Sanctions for Professional Misconduct

ii. and until Respondent pays restitution as set forth in the Financial Conditions form attached to this stipulation.

iii. and until Respondent does the following:

E. Additional Conditions of Probation:

(1) If Respondent is actually suspended for two years or more, he/she must remain actually suspended until he/she proves to the State Bar Court his/her rehabilitation, fitness to practice, and learning and ability in the general law, pursuant to standard 1.4(c)(ii), Standards for Attorney Sanctions for Professional Misconduct.

(2) During the probation period, Respondent must comply with the provisions of the State Bar Act and Rules of Professional Conduct.

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- (3) Within ten (10) days of any change, Respondent must report to the Membership Records Office of the State Bar and to the Office of Probation of the State Bar of California ("Office of Probation"), all changes of information, including current office address and telephone number, or other address for State Bar purposes, as prescribed by section 6002.1 of the Business and Professions Code.
- (4) Within thirty (30) days from the effective date of discipline, Respondent must contact the Office of Probation and schedule a meeting with Respondent's assigned probation deputy to discuss these terms and conditions of probation. Upon the direction of the Office of Probation, Respondent must meet with the probation deputy either in-person or by telephone. During the period of probation, Respondent must promptly meet with the probation deputy as directed and upon request.
- (5) Respondent must submit written quarterly reports to the Office of Probation on each January 10, April 10, July 10, and October 10 of the period of probation. Under penalty of perjury, Respondent must state whether Respondent has complied with the State Bar Act, the Rules of Professional Conduct, and all conditions of probation during the preceding calendar quarter. Respondent must also state whether there are any proceedings pending against him or her in the State Bar Court and if so, the case number and current status of that proceeding. If the first report would cover less than 30 days, that report must be submitted on the next quarter date, and cover the extended period.

In addition to all quarterly reports, a final report, containing the same information, is due no earlier than twenty (20) days before the last day of the period of probation and no later than the last day of probation.

- (6) Respondent must be assigned a probation monitor. Respondent must promptly review the terms and conditions of probation with the probation monitor to establish a manner and schedule of compliance. During the period of probation, Respondent must furnish to the monitor such reports as may be requested, in addition to the quarterly reports required to be submitted to the Office of Probation. Respondent must cooperate fully with the probation monitor.
- (7) Subject to assertion of applicable privileges, Respondent must answer fully, promptly and truthfully any inquiries of the Office of Probation and any probation monitor assigned under these conditions which are directed to Respondent personally or in writing relating to whether Respondent is complying or has complied with the probation conditions.
- (8) Within one (1) year of the effective date of the discipline herein, Respondent must provide to the Office of Probation satisfactory proof of attendance at a session of the Ethics School, and passage of the test given at the end of that session.
- No Ethics School recommended. Reason: .
- (9) Respondent must comply with all conditions of probation imposed in the underlying criminal matter and must so declare under penalty of perjury in conjunction with any quarterly report to be filed with the Office of Probation.
- (10) The following conditions are attached hereto and incorporated:

- | | |
|---|---|
| <input type="checkbox"/> Substance Abuse Conditions | <input type="checkbox"/> Law Office Management Conditions |
| <input type="checkbox"/> Medical Conditions | <input checked="" type="checkbox"/> Financial Conditions |

F. Other Conditions Negotiated by the Parties:

- (1) **Multistate Professional Responsibility Examination:** Respondent must provide proof of passage of the Multistate Professional Responsibility Examination ("MPRE"), administered by the National Conference of Bar Examiners, to the Office of Probation during the period of actual suspension or within one year, whichever period is longer. **Failure to pass the MPRE results in actual suspension without**

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further hearing until passage. But see rule 9.10(b), California Rules of Court, and rule 5.162(A) & (E), Rules of Procedure.

No MPRE recommended. Reason:

- (2) **Rule 9.20, California Rules of Court:** Respondent must comply with the requirements of rule 9.20, California Rules of Court, and perform the acts specified in subdivisions (a) and (c) of that rule within 30 and 40 calendar days, respectively, after the effective date of the Supreme Court's Order in this matter.
- (3) **Conditional Rule 9.20, California Rules of Court:** If Respondent remains actually suspended for 90 days or more, he/she must comply with the requirements of rule 9.20, California Rules of Court, and perform the acts specified in subdivisions (a) and (c) of that rule within 120 and 130 calendar days, respectively, after the effective date of the Supreme Court's Order in this matter.
- (4) **Credit for Interim Suspension [conviction referral cases only]:** Respondent will be credited for the period of his/her interim suspension toward the stipulated period of actual suspension. Date of commencement of interim suspension:
- (5) **Other Conditions:**

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In the Matter of: JENNIFER YVONNE WILLIAMS	Case Number(s): 10-O-03300, 10-O-04352, 10-O-10700
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Financial Conditions

a. Restitution

- Respondent must pay restitution (including the principal amount, plus interest of 10% per annum) to the payee(s) listed below. If the Client Security Fund ("CSF") has reimbursed one or more of the payee(s) for all or any portion of the principal amount(s) listed below, Respondent must also pay restitution to CSF in the amount(s) paid, plus applicable interest and costs.

Payee	Principal Amount	Interest Accrues From
Sheila Strauser	\$1,475.00	N/A
Ian Beckford	\$2,600.00	N/A
JaOnna Reynolds	\$3,495.00	N/A

- Respondent must pay above-referenced restitution and provide satisfactory proof of payment to the Office of Probation not later than

b. Installment Restitution Payments

- Respondent must pay the above-referenced restitution on the payment schedule set forth below. Respondent must provide satisfactory proof of payment to the Office of Probation with each quarterly probation report, or as otherwise directed by the Office of Probation. No later than 30 days prior to the expiration of the period of probation (or period of reprobation), Respondent must make any necessary final payment(s) in order to complete the payment of restitution, including interest, in full.

Payee/CSF (as applicable)	Minimum Payment Amount	Payment Frequency
Sheila Strauser	\$210 a month	once per month, no later than the 15th
Ian Beckford	\$210 a month	once per month, no later than the 15th
JaOnna Reynolds	\$210 a month	once per month, no later than the 15th

- If Respondent fails to pay any installment as described above, or as may be modified by the State Bar Court, the remaining balance is due and payable immediately.

c. Client Funds Certificate

1. If Respondent possesses client funds at any time during the period covered by a required quarterly report, Respondent must file with each required report a certificate from Respondent and/or a certified public accountant or other financial professional approved by the Office of Probation, certifying that:
- Respondent has maintained a bank account in a bank authorized to do business in the State of California, at a branch located within the State of California, and that such account is designated as a "Trust Account" or "Clients' Funds Account";

- b. Respondent has kept and maintained the following:
 - i. A written ledger for each client on whose behalf funds are held that sets forth:
 - 1. the name of such client;
 - 2. the date, amount and source of all funds received on behalf of such client;
 - 3. the date, amount, payee and purpose of each disbursement made on behalf of such client; and,
 - 4. the current balance for such client.
 - ii. a written journal for each client trust fund account that sets forth:
 - 1. the name of such account;
 - 2. the date, amount and client affected by each debit and credit; and,
 - 3. the current balance in such account.
 - iii. all bank statements and cancelled checks for each client trust account; and,
 - iv. each monthly reconciliation (balancing) of (i), (ii), and (iii), above, and if there are any differences between the monthly total balances reflected in (i), (ii), and (iii), above, the reasons for the differences.
- c. Respondent has maintained a written journal of securities or other properties held for clients that specifies:
 - i. each item of security and property held;
 - ii. the person on whose behalf the security or property is held;
 - iii. the date of receipt of the security or property;
 - iv. the date of distribution of the security or property; and,
 - v. the person to whom the security or property was distributed.
- 2. If Respondent does not possess any client funds, property or securities during the entire period covered by a report, Respondent must so state under penalty of perjury in the report filed with the Office of Probation for that reporting period. In this circumstance, Respondent need not file the accountant's certificate described above.
- 3. The requirements of this condition are in addition to those set forth in rule 4-100, Rules of Professional Conduct.

d. Client Trust Accounting School

- Within one (1) year of the effective date of the discipline herein, Respondent must supply to the Office of Probation satisfactory proof of attendance at a session of the Ethics School Client Trust Accounting School, within the same period of time, and passage of the test given at the end of that session.

ATTACHMENT TO

STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION

IN THE MATTER OF: JENNIFER YVONNE WILLIAMS

CASE NUMBERS: 10-O-04308, 10-O-04352, 10-O-10700

FACTS AND CONCLUSIONS OF LAW.

Respondent admits that the following facts are true and that she is culpable of violations of the specified statutes and Rules of Professional Conduct.

Case No. 10-O-04038

Facts

1. On August 25, 2009, Sheila Strauser ("Strauser") employed The Williams Law Center, Respondent's law firm, to assist her with a modification of her home loan. Strauser paid Respondent a total of \$1,795 in advanced attorney fees.

2. When Strauser employed Respondent, an employee of Respondent told Strauser that the loan modification process would take one to three months.

3. Respondent did not obtain a home mortgage loan modification for Strauser. Although Respondent did perform certain tasks with respect to Strauser's loan modification, Respondent did not perform any services of value for Strauser.

4. In February 2010, Strauser terminated Respondent's services and requested a refund of the advanced fee that she paid to Respondent. On February 17, 2010, Respondent agreed to provide Strauser with a full refund of the \$1,795 according to the payment plan described below.

<u>Date</u>	<u>Amount</u>
02/19/11	\$600
02/26/11	\$600
03/05/11	\$595

5. On February 19, 2011, Strauser was provided with a cashier's check in the sum of \$600. At no time did Respondent provide any further refund to Strauser.

6. On March 1, 2010, Strauser filed and properly served a small claims complaint against The Williams Law Center in the Orange County Superior Court, case no. 30-2010-00351272-SC-SC-HLH. Respondent received the complaint. On April 30, 2010, the court found in favor of Strauser against Respondent and the Williams Law Center in the amount of \$1,445, plus \$30 costs. On April 30, 2010, the judgment in the small claims matter was properly served on Respondent. Respondent received the judgment. To date, Respondent has not satisfied any portion of the judgment.

Conclusions of Law

By failing to perform any services of value on behalf of Strauser, Respondent failed to perform competently in wilful violation of rule 3-110(A) of the Rules of Professional Conduct.

By failing to provide Strauser with a refund of the unearned, advanced fees, Respondent failed to refund promptly any part of a fee paid in advance that has not been earned in wilful violation of rule 3-700(D)(2) of the Rules of Professional Conduct.

Case No. 10-O-04352

Facts

1. In September 2009, Marvin Horn ("Horn"), a real estate agent and owner of Route 55 Real Estate Services, a/k/a "Route 55 Enterprises", referred Ian Beckford ("Beckford") to The Williams Law Center, Respondent's law firm, to assist him with determining whether he might qualify for a modification of his home loan. At no time has Horn been a member of the State Bar of California or any other state bar.

2. On September 10, 2009, Beckford employed Respondent to assist him with a modification of his home loan. On September 10, 2009, Beckford provided Horn with a check made payable to "Route 55 Enterprises" in the sum of \$2,600 as advanced fees for Respondent's legal services. The check was deposited in a bank account.

3. Respondent and Horn shared the legal fees that Horn collected from Beckford.

4. In November 2009, Respondent mailed Beckford a letter confirming his employment of The Williams Law Center and estimated that his loan modification would be complete within 90 to 120 days.

5. Respondent did not perform any services of value on behalf Beckford, including, but not limited to, negotiating and obtaining a home mortgage loan modification..

6. In January 2010, Beckford terminated Respondent's employment. On January 27, 2010, Respondent stated that by March 5, 2010, she would provide Beckford with a refund of \$1,295, approximately one-half of the advanced legal fees that Beckford had paid to Horn for Respondent's legal services. Respondent further stated that Beckford would need to contact Horn with respect to the other half of the unearned, advanced legal fees.

7. Between March 5, 2010, and March 24, 2010, Beckford telephoned Respondent on several occasions and left messages with a receptionist inquiring about the refund. Respondent received the messages. Neither Respondent nor Horn have provided Beckford with a refund of any portion of the advanced, unearned legal fees.

8. As part of the terms of this stipulation, Respondent has agreed to provide Beckford with a refund of \$2,600.

Conclusions of Law

By failing to perform any services of value on behalf of Beckford, Respondent failed to perform competently in wilful violation of rule 3-110(A) of the Rules of Professional Conduct.

By sharing legal fees with Horn, Respondent shared legal fees with a person who is not a lawyer in wilful violation of rule 1-320(A) of the Rules of Professional Conduct.

By failing to provide Beckford with a refund of the unearned, advanced fees, Respondent failed to refund promptly any part of a fee paid in advance that has not been earned in wilful violation of rule 3-700(D)(2) of the Rules of Professional Conduct.

By failing to respond to Beckford's status inquiries regarding the refund of the unearned, advanced fees, Respondent failed to respond promptly to reasonable status inquiries of a client in wilful violation of Business and Professions Code section 6068(m).

Case No. 10-O-10700

Facts

1. On August 15, 2009, JaOnna Reynolds ("Reynolds") employed The Williams Law Center, Respondent's law firm, to assist her with a modification of her two home loans. Reynolds had a first and second mortgage on her home. On August 15, 2009, Reynolds mailed Respondent a cashier's check made payable to "The Williams Law Center" in the sum of \$3,495 as advanced fees for her legal services.

2. Thereafter, Respondent did not perform any services of value on behalf of Reynolds, including, but not limited to, negotiating and obtaining a home mortgage loan modification. At no time did Respondent earn any portion of the advanced attorneys that Reynolds paid to The Williams Law Center. At no did Respondent refund any portion of the unearned, advanced legal fee that was paid to The Williams Law Center.

3. After in or about April 2010, Respondent stopped communicating with Reynolds.

Conclusions of Law

By failing to perform any services of value on behalf of Reynolds, Respondent failed to perform competently in wilful violation of rule 3-110(A) of the Rules of Professional Conduct.

By failing to provide Reynolds with a refund of the unearned, advanced fees, Respondent failed to refund promptly any part of a fee paid in advance that has not been earned in wilful violation of rule 3-700(D)(2) of the Rules of Professional Conduct.

AGGRAVATING CIRCUMSTANCES.

1. Multiple Acts of Wrongdoing.

Respondent's misconduct involves several clients and multiple acts of misconduct. (Std. 1.2(b)(ii).)

2. Harm

Respondent failed to perform any services of value for three clients and failed to return unearned fees to them. (Std. 1.2(b)(iv).)

MITIGATING CIRCUMSTANCE.

1. Candor and Cooperation

Respondent is entitled to mitigation for entering into this stipulation. (Std. 1.2(e)(v).)

AUTHORITIES SUPPORTING DISCIPLINE.

1. Standards

The stipulated discipline falls within the range of discipline set forth in the Standards for Attorney Sanctions for Professional Misconduct.

“The primary purposes of disciplinary proceedings . . . are the protection of the public, the courts[,] and the legal profession; the maintenance of high professional standards by attorneys[;] and the preservation of public confidence in the legal profession.” (Std 1.3.)

Standard 1.6(a) states that where two or more acts of professional misconduct are charged and different sanctions are prescribed by the standards for the acts, the sanction imposed shall be the more or most severe of the different applicable sanctions.

Standards 2.4(b), 2.6(a), 2.7, and 2.10 of the Standards for Attorney Sanctions for Professional Misconduct (“Standards”) apply to this proceeding.

Standard 2.4(b) provides, in pertinent part that culpability of a member for wilful failure to perform shall result in reproof or suspension depending upon the extent of the misconduct and the degree of harm to the client.

Respondent engaged in the misconduct described herein when she had been a member of the State Bar for less than four (4) years. She was approximately 28 years old. Respondent acknowledges that she used unsound judgment in involving herself in loan modification matters. Respondent no longer represents clients requesting assistance with loan modifications. The parties submit that the discipline imposed herein adequately serves the purposes of discipline.

Standard 2.6(a) provides that culpability of a member of a violation of Business and Professions Code section 6068(m) shall result in disbarment or suspension depending upon the gravity of the offense or the harm, if any, to the victim.

Standard 2.10 applies to violations of any rule or statute not specified under any other standard. Standard 2.10 requires reproof or suspension according to the gravity of the offense or harm to the victim, and with due regard for the purposes of imposing discipline.

2. Case Law

In *Matthew v. State Bar* (1989) 48 Cal. 3d 784, the attorney failed to completely perform services on behalf of two clients and failed to return unearned fees to them. The Supreme Court ordered the attorney actually suspended for 60 days as part of three year probation.

STATE BAR ETHICS SCHOOL.

Because Respondent has agreed to attend State Bar Ethics School as part of this stipulation, she may receive Minimum Continuing Legal Education credit upon the satisfactory completion of State Bar Ethics School.

PENDING PROCEEDINGS.

The disclosure date referred to on page 2, paragraph A(7), was August 25, 2011.

COSTS OF DISCIPLINARY PROCEEDINGS.

Respondent acknowledges that the Office of the Chief Trial Counsel has informed him that as of August 25, 2011, the prosecution costs in this matter are approximately \$4,656.10. The costs are to be paid in equal amounts prior to February 1 for the following three billing cycles following the effective date of the Supreme Court Order.

If Respondent fails to pay any installment within the time provided herein or as may be modified by the State Bar Court pursuant to section 6086.10, subdivision (c), the remaining balance of the costs is due and payable immediately and enforceable both as provided in Business and Professions Code section 6140.7 and as a money judgment unless relief has been granted under the Rules of Procedure of the State Bar of California. (Rules Proc. of State Bar, rule 286.)

Respondent further acknowledges that should this stipulation be rejected or should relief from the stipulation be granted, the costs in this matter may increase due to the cost of further proceedings.

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In the Matter of: JENNIFER YVONNE WILLIAMS	Case number(s): 10-O-04038, 10-O-04352, 10-O-10700
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SIGNATURE OF THE PARTIES

By their signatures below, the parties and their counsel, as applicable, signify their agreement with each of the recitations and each of the terms and conditions of this Stipulation Re Facts, Conclusions of Law, and Disposition.

8/29/11 _____ Jennifer Y. Williams
Date Respondent's Signature Print Name

8/30/11 _____ Eli D. Morgenstern
Date Deputy Trial Counsel's Signature Print Name

(Do not write above this line.)

In the Matter of: JENNIFER YVONNE WILLIAMS	Case Number(s): 10-O-04038, 10-O-04352, 10-O-10700
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ACTUAL SUSPENSION ORDER


Finding the stipulation to be fair to the parties and that it adequately protects the public, IT IS ORDERED that the requested dismissal of counts/charges, if any, is GRANTED without prejudice, and:

- The stipulated facts and disposition are APPROVED and the DISCIPLINE RECOMMENDED to the Supreme Court.
- The stipulated facts and disposition are APPROVED AS MODIFIED as set forth below, and the DISCIPLINE IS RECOMMENDED to the Supreme Court.
- All Hearing dates are vacated.

PAGE 7 - FINANCIAL CONDITIONS
a. PLACE CHECK MARK IN BOX
DELETE C... PLUS INTEREST OF 10% PER ANNUM.
b. PLACE CHECK MARK IN BOX.

The parties are bound by the stipulation as approved unless: 1) a motion to withdraw or modify the stipulation, filed within 15 days after service of this order, is granted; or 2) this court modifies or further modifies the approved stipulation. (See rule 5.58(E) & (F), Rules of Procedure.) **The effective date of this disposition is the effective date of the Supreme Court order herein, normally 30 days after file date. (See rule 9.18(a), California Rules of Court.)**

09-07-11
Date


Judge of the State Bar Court

RICHARD A. PLATEL

CERTIFICATE OF SERVICE

[Rules Proc. of State Bar; Rule 5.27(B); Code Civ. Proc., § 1013a(4)]

I am a Case Administrator of the State Bar Court of California. I am over the age of eighteen and not a party to the within proceeding. Pursuant to standard court practice, in the City and County of Los Angeles, on September 9, 2011, I deposited a true copy of the following document(s):

STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION AND ORDER APPROVING

in a sealed envelope for collection and mailing on that date as follows:

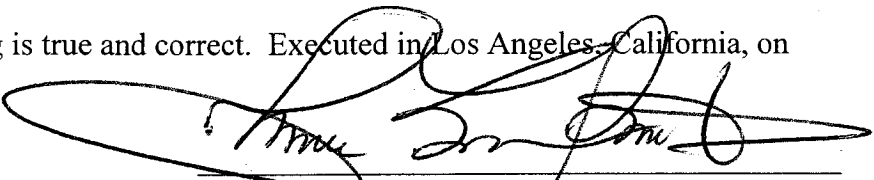
- by first-class mail, with postage thereon fully prepaid, through the United States Postal Service at Los Angeles, California, addressed as follows:

JENNIFER Y. WILLIAMS
2286 E CARSON ST # 311
LONG BEACH, CA 90807

- by interoffice mail through a facility regularly maintained by the State Bar of California addressed as follows:

Eli D. Morgenstern, Enforcement, Los Angeles

I hereby certify that the foregoing is true and correct. Executed in Los Angeles, California, on September 9, 2011.



Johnnie Lee Smith
Case Administrator
State Bar Court