

**ATTORNEY GRIEVANCE COMMISSION
OF MARYLAND**

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KENDALL R. RUFFATTO, ESQUIRE
EXECUTIVE SECRETARY

January 20, 2014

Charles Earl Walton, Esquire
10905 Ft. Washington Road, Suite 201
Fort Washington, MD 20774

RE: BC Docket No. 2013-276-17-3
Gerard R. Vetter

Dear Mr. Walton:

The Attorney Grievance Commission, at its meeting on December 18, 2013, approved the proposed Reprimand agreed upon by you and Bar Counsel and directed that Bar Counsel administer this letter of reprimand to you.

Pursuant to Maryland Rule 16-737, you are hereby reprimanded as follows

1. In or about October of 2010, Respondent was consulted by Ethel Cohran concerning legal matters pertaining to a business entity owned and operated by Ms. Cohran. Ms. Cohran's business had lost a lucrative contract and was experiencing financial difficulties as a result. One of the issues discussed was a business loan in the amount of approximately \$400,000 from Bank of America to the business entity. This loan was personally guaranteed by Ms. Cohran. Respondent agreed to represent Ms. Cohran in connection with Bank of America's claims against her and the business entity. One of the options discussed was the filing of a Chapter 13 bankruptcy petition on behalf of Ms. Cohran.

2. On or about December 21, 2010, the Respondent and Ms. Cohran met. Respondent and Ms. Cohran again discussed filing a bankruptcy petition on behalf of Ms. Cohran. Ms. Cohran was given a questionnaire to complete. The questionnaire was filled in by Ms. Cohran and returned to Respondent. The information on the questionnaire was subsequently used to prepare a petition for bankruptcy.

3. In addition to the information on the questionnaire, information from sources, including Ms. Cohran, was used to complete the Schedule and Statement of Financial Affairs. These entries were made by either Respondent or his legal assistant.

4. On or about April 13, 2011, Respondent and Ms. Cohran met. During the meeting, a printout of the Petition and Schedules and Statement of Financial Affairs were provided to Ms. Cohran. It is Respondent's recollection, corroborated by Respondent's assistant and case notes, that Ms. Cohran signed said documents during the meeting on April 13, 2011.

5. On or about April 30, 2011, Respondent had another meeting with Ms. Cohran. Once again the information in the Petition, Schedules and Statement of Financial Affairs was reviewed by Ms. Cohran and Respondent. Respondent is not certain whether changes were made to the documents provided to Ms. Cohran on April 13, 2012, as a result of this meeting.

6. On May 16, 2011, the Respondent electronically filed with the Bankruptcy Court, a Petition for Chapter 13 Bankruptcy, the necessary Schedules and other documentation.

7. These Schedules included numerous mistakes. For example, information was missing which would have been available if Respondent used due diligence. Furthermore, Ms. Cohran was not eligible for Chapter 13 Bankruptcy since she did not have a regular income and both her secured and unsecured debts were in excess of the statutory limits placed on debtors under the provisions of Chapter 13 of the Bankruptcy Code. The Statement of Financial Affairs did not disclose the pending Bank of America litigation and other required financial information.

8. Subsequent proceedings were brought against Ms. Cohran by the Bankruptcy Trustee.

9. During these proceedings, Ms. Cohran testified inconsistently as to whether she had or had not reviewed and signed the documents filed by the Respondent.

10. At the time of the preparation and filing of Ms. Cohran's bankruptcy, Respondent had two separate computers in his office. The computers were not networked and it was Respondent's practice to move documents from the computer used by his assistant to the computer used by him with a memory stick.

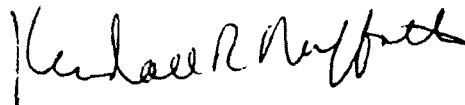
Both Respondent and his assistant would enter data on the documents to be filed, and when corrections and/or amendments were necessary, make those entries also. Respondent cannot confirm with reasonable certainty that the documents filed with the Bankruptcy Court on May 16, 2011, contained the same information that appeared on the version of the documents reviewed and signed by Ms. Cohran on April 13, 2011. Furthermore, he cannot confirm with a reasonable degree of certainty that the information reviewed by Ms. Cohran on or about April 30, 2011, was the same information transmitted to the Bankruptcy Court on May 16, 2011.

11. If the Proposed Reprimand is approved by the Commission, Respondent agrees that, following the date of the approval, he will not accept any new client matters involving bankruptcy until after he has completed three (3) hours of CLE related to bankruptcy. Respondent further agrees that, after he has completed three (3) hours of CLE related to bankruptcy, for a period of one (1) year he will only accept new client matters involving bankruptcy under the supervision of a monitor, Gregory Johnson, Esquire, an experienced bankruptcy attorney who has agreed to act as a monitor for Respondent subject to a monitoring agreement approved by Bar Counsel.

12. The conduct described above violated Maryland Lawyers' Rules of Professional Conduct 1.1, 1.3 and 8.4(d). The Commission reprimands Respondent for the afore-mentioned conduct.

The Maryland Rules provide that a reprimand constitutes discipline which is public and open to inspection. The Commission will be providing a copy of this letter to the Complainant.

Very truly yours,



Kendall R. Ruffatto
Executive Secretary

KRR:jfc

cc: Stephen Y. Brennan, Esquire
Dolores O. Ridgell, Esquire

CERTIFIED – RETURN RECEIPT REQUESTED