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**FILED**

**JUN 30 2008**

STATE BAR COURT  
 CLERK'S OFFICE  
 LOS ANGELES

5 Attorneys for Respondent JACK H. BOYAJIAN  
 6  
 7

8 **THE STATE BAR COURT**  
 9 **HEARING DEPARTMENT – LOS ANGELES**

11 IN THE MATTER OF JACK H. BOYAJIAN,  
 12 NO. 202304,

13 A Member of the State Bar,  
 14

Case Nos.: 04-O-14977; 05-O-01799; 05-O-02165; 05-O-02268; 05-O-02799; 05-O-04033; 05-O-04704; 05-O-04826; 05-O-04918; 05-O-05305; 06-O-11995; 06-O-12320; 06-O-12868; 06-O-12913; 06-O-12915; 06-O-13753; 06-O-13833; 06-O-15158; 07-O-10915; 07-O-10916

**RESPONDENT JACK H. BOYAJIAN'S  
 AMENDED RESPONSE TO DISCIPLINARY  
 CHARGES FILED BY THE CALIFORNIA  
 STATE BAR**

15  
 16  
 17  
 18 Respondent Jack H. Boyajian hereby responds to the Notice of Disciplinary Charges filed by  
 19 the California State Bar as follows:  
 20

21 **JURISDICTION**

22 1. As to Paragraph 1, Respondent admits he was admitted to the practice of law in the  
 23 State of California on July 21, 1999, and has been a member continuously at all times since July 21,  
 24 1999, but denies that he is currently an active member of the State Bar of California.

25 2. As to Paragraph 2, Respondent admits the factual allegations alleged in this paragraph.

26 **BACKGROUND ALLEGATIONS**

27 3. As to Paragraph 3, Respondent denies the factual allegations and conclusions of  
 28 wrongdoing alleged in this paragraph.

**ORIGINAL**

1  
2 4. As to Paragraph 4, Respondent admits that he was a member of law firms, and that he  
3 also acted as a debt collector attempting to collect debts from consumers throughout the country.  
4 Respondent further admits that he engaged in debt collection activities in some the states listed in this  
5 paragraph. Except as so admitted and denied above, based on information and belief Respondent  
6 denies every other allegation contained in this paragraph.

7 5. As to Paragraph 5, Respondent admits that he has an office at 4695 McArthur Court,  
8 Newport Beach, CA, and that prior to that time, he maintained a series of California law offices from  
9 2001 to the present, but Respondent denies any conclusions as to wrongdoing and denies any  
10 "misconduct."

11 6. As to Paragraph 6, Respondent admits that Respondent was admitted to practice law in  
12 California and up to the present, Respondent has maintained a resident address in the State of New  
13 Jersey.

14 7. As to Paragraph 7, Respondent admits that he was never admitted to practice law in the  
15 State of New Jersey. Respondent admits that in early 1999, he withdrew his application for admission  
16 to practice law in the State of New Jersey. Respondent denies that he decided to withdraw his  
17 application because the Committee had issued a decision recommending that Respondent's admission  
18 to practice law in New Jersey be denied, as he made his decision prior to the Committee's decision,  
19 even though it was formally communicated afterwards.

20 8. As to Paragraph 8, Respondent lacks sufficient information or belief to enable him to  
21 form a belief as to the truth of the allegations and, on that basis, he denies the allegations contained in  
22 this paragraph.

23 9. As to Paragraph 9, Respondent denies the factual allegations and conclusions of  
24 wrongdoing alleged in this paragraph.

25 10. As to Paragraph 10, Respondent admits the factual allegations alleged in this paragraph.

26 11. As to Paragraph 11, Respondent admits the factual allegations alleged in this paragraph.

27 12. As to Paragraph 12, Respondent denies the factual allegations and conclusions of  
28 wrongdoing alleged in this paragraph.

1 13. As to Paragraph 13, Respondent admits the factual allegations alleged in this paragraph.

2 14. As to Paragraph 14, Respondent lacks sufficient information or belief to enable him to  
3 form a belief as to the truth of the allegations, and he denies the conclusion contained in this paragraph.

4 15. As to Paragraph 15, Respondent admits that in or about December 2003, Respondent  
5 JBC & Associates, P. C. became JBC Legal Group, P.C., and Respondent admits that this was only a  
6 name change. Except as so admitted and denied above, based on information and belief Respondent  
7 denies every allegation of wrongdoing in this paragraph.

8 16. As to Paragraph 16, Respondent admits that from May 5, 2004 through mid 2007,  
9 Respondent engaged in debt collection practices when he ceased all affirmative acts of debt collection;  
10 he admits he formed a California Professional Corporation he incorporated with the California  
11 Secretary of State on May 5, 2004 and registered as a California Professional Law Corporation with  
12 the State Bar of California on June 14, 2004, known as Boyajian Law Offices, PC. ("BLO").  
13 Respondent denies that BLO was a successor in interest to JBC & Associates, P.C. or JBC Legal  
14 Group, P.C. Respondent admits that at certain times relevant to these proceedings, BLO and JBC  
15 Legal Group, P.C. operated out of 2 Broad Street, Bloomfield, NJ 07003 and at certain times relevant  
16 to these proceedings, the principal place of business for BLO was located at 201 Route 17, 5th Floor,  
17 Rutherford, NJ 07070. Except as so admitted and denied above, based on information and belief  
18 Respondent denies every allegation or conclusions of wrongdoing in this paragraph.

19 17. As to Paragraph 17, Respondent lacks sufficient information or belief to enable him to  
20 form a belief as to the truth of the remaining allegations and on that basis deny the allegations  
21 contained in this paragraph.

22 18. As to Paragraph 18, Respondent lacks sufficient information or belief to enable him to  
23 form a belief as to the truth of the remaining allegations and on that basis deny the allegations  
24 contained in this paragraph.

25 19. As to Paragraph 19, Respondent admits the factual allegations alleged in this paragraph.

26 20. As to Paragraph 20, Respondent denies the factual allegations and conclusions of  
27 wrongdoing contained in this paragraph.

28

1           21. As to Paragraph 21, Respondent admits that on or about July 22, 2005, the Attorney  
2 General of the State of Minnesota filed a lawsuit against JBC & Associates, PC and JBC Legal Group,  
3 P.C., seeking, among other things, injunctive relief as a result of allegedly illegal debt collection  
4 activities in violation of the FDCPA and Minnesota state law re debt collection practices. Except as so  
5 admitted and denied above, based on information and belief Respondent denies every allegation of  
6 wrongdoing in this paragraph.

7           22. As to Paragraph 22, Respondent admits that on or about August 17, 2005, Respondent  
8 founded Boyajian & Brandon Legal Group, P.C. and admits that he was the only shareholder, officer  
9 and director of Boyajian & Brandon Legal Group, P.C. and he and Marvin Brandon were the only two  
10 attorneys if the firm. Respondent denies all other allegations as phrased.

11           23. As to Paragraph 23, Respondent admits that on or about June 21, 2006, the Attorney  
12 General of the State of New York filed a lawsuit seeking, among other things, injunctive relief due to  
13 allegedly illegal debt collection activities in violation of the FDCPA and New York state law  
14 concerning debt collection practices. Respondent lacks sufficient information or belief to enable him to  
15 form a belief as to the truth of the remaining allegations on that basis, denies the allegations contained  
16 in this paragraph.

17           24. Respondent admits that on or about September 6, 2006, the Attorney General of the  
18 State of Connecticut, on behalf of the Connecticut Banking Commission filed a lawsuit alleging  
19 violations of an earlier Cease and Desist order. Respondent lacks sufficient information or belief to  
20 enable him to form a belief as to the truth of the remaining allegations regarding the requirements of  
21 Connecticut law, and on that basis, denies the allegations contained in this paragraph.

22           25. As to Paragraph 25, Respondent admits the factual allegations alleged in this paragraph,  
23 but denies all legal conclusions.

24           26. As to Paragraph 26, Respondent is not called upon to admit or to deny as to this  
25 paragraph.

26           27. As to Paragraph 27, Respondent admits the factual allegations alleged in this paragraph.

27           28. As to Paragraph 28, Respondent denies the factual allegations and conclusions of  
28 wrongdoing alleged in this paragraph.



1 Certification”) his Law Corporation 2004 Annual Report and 2005 Renewal For, for BLO.  
2 Respondent denies that he employed the individual attorneys listed in this paragraph, but admits he  
3 engaged their services as “of counsel.” Except as so admitted and denied above, based on information  
4 and belief Respondent denies every allegation of wrongdoing in this paragraph.

5 35. As to Paragraph 35, Respondent admits that on or about March 22, 2006, Respondent  
6 caused to be filed with the Office of Certification of the State Bar of California (“Office of  
7 Certification”) his Law Corporation 2005 Annual Report and 2006 Renewal. Respondent denies the  
8 remaining allegations as phrased.

9 36. As to Paragraph 36, Respondent denies the factual allegations and conclusions of  
10 wrongdoing alleged in this paragraph.

11 37. As to Paragraph 37, Respondent denies the factual allegations and conclusions of  
12 wrongdoing alleged in this paragraph.

13 **COUNT TWO**

14 **Case No. 05-O-02165**

15 38. As to Paragraph 38, Respondent denies the factual allegations and conclusions of  
16 wrongdoing alleged in this paragraph.

17 39. As to Paragraph 39, Respondent admits and denies Respondent admits and denies the  
18 allegations contained in paragraphs 1 through 31 and 34 through 36 as asserted above.

19 40. As to Paragraph 40, Respondent admits the factual allegations alleged in this paragraph.

20 41. As to Paragraph 41, Respondent possesses insufficient information and belief to admit  
21 or deny, and so denies the allegations and conclusions of wrongdoing and allegations in this paragraph.

22 42. As to Paragraph 42, Respondent possesses insufficient information and belief to admit  
23 or deny, and so denies the allegations and conclusions of wrongdoing and allegations in this paragraph.

24 43. As to Paragraph 43, Respondent denies that the website deliberately and falsely stated  
25 that BLO was founded in 1993. Respondent admits that he was not entitled to practice law in the State  
26 of California until 1999. Except as so admitted and denied above, based on information and belief  
27 Respondent denies every allegation of wrongdoing in this paragraph.

1 44. As to Paragraph 44, Respondent denies that the website deliberately and/or falsely  
2 stated that BLO had law offices in 28 separate states. Respondent also denies the remaining  
3 allegations of wrongdoing alleged in this paragraph.

4 45. Respondent denies he made any false representations and denies the allegations of  
5 wrongdoing alleged in the remainder of this paragraph.

6 46. As to Paragraph 46, Respondent denies the factual allegations and conclusions of  
7 wrongdoing alleged in this paragraph.

8 **COUNT THREE**

9 **Case No. 05-O-02165**

10 47. As to Paragraph 47, Respondent denies the factual allegations and conclusions of  
11 wrongdoing alleged in this paragraph.

12 48. As to Paragraph 48, Respondent admits and denies Respondent admits and denies the  
13 allegations contained in paragraphs 1 through 31, 34 through 36, and 40 through 45 as asserted above.

14 49. As to Paragraph 49, Respondent admits the factual allegations alleged in this paragraph.

15 50. As to Paragraph 50, Respondent admits the factual allegations of this paragraph, but  
16 denies any conclusions as to wrongdoing.

17 51. As to Paragraph 51, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 **COUNT FOUR**

20 **Case No. 04-O-14977**

21 52. As to Paragraph 52, Respondent denies the factual allegations and conclusions of  
22 wrongdoing alleged in this paragraph.

23 53. As to Paragraph 53, Respondent admits and denies Respondent admits and denies the  
24 allegations contained in paragraphs 1 through 31 as asserted above.

25 54. As to Paragraph 54, Respondent admits the factual allegations of this paragraph, but  
26 denies any conclusions as to wrongdoing.

27 55. As to Paragraph 55, Respondent admits the factual allegations of this paragraph, but  
28 denies any conclusions as to wrongdoing.





1 **COUNT SEVEN**

2 **Case No. 04-O-04704**

3 77. As to Paragraph 77, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 78. As to Paragraph 78, Respondent admits and denies Respondent admits and denies the  
6 allegations contained in paragraphs 1 through 31 and 56 although 57 as asserted above.

7 79. As to Paragraph 79, Respondent denies he mailed any letter, and he admits the factual  
8 allegations of this paragraph, but denies any conclusions as to wrongdoing.

9 80. As to Paragraph 80, Respondent admits that the letter contained a computer-generated  
10 facsimile signature of Jack Boyajian and a signature line stating the letter was from "Jack Boyajian,  
11 Esq." and was part of a mass mailing of letters to consumers in the State of California. Respondent  
12 denies the remaining allegations.

13 81. As to Paragraph 81, Respondent admits the factual allegations of this paragraph, but  
14 denies any conclusions as to wrongdoing.

15 82. As to Paragraph 82, Respondent denies the factual allegations and conclusions of  
16 wrongdoing alleged in this paragraph.

17 83. As to Paragraph 83, Respondent lacks sufficient information or belief to enable him to  
18 form a belief as to the truth of the remaining allegations, and on that basis deny the allegations  
19 contained in this paragraph.

20 84. As to Paragraph 84, Respondent admits he ceased collections, but denies the remaining  
21 allegations.

22 85. As to Paragraph 85, Respondent denies the factual allegations and conclusions of  
23 wrongdoing alleged in this paragraph.

24 **COUNT EIGHT**

25 **Case No. 04-O-02799**

26 86. As to Paragraph 86, Respondent denies the factual allegations and conclusions of  
27 wrongdoing alleged in this paragraph.

1 87. As to Paragraph 87, Respondent admits and denies the allegations contained in  
2 paragraphs 1 through 31 and 56 through 57 as asserted above.

3 88. As to Paragraph 88, Respondent admits the factual allegations of this paragraph, but  
4 denies any conclusions as to wrongdoing.

5 89. As to Paragraph 89, Respondent admits the factual allegations of this paragraph, but  
6 denies any conclusions as to wrongdoing.

7 90. As to Paragraph 90, Respondent admits the factual allegations of this paragraph, but  
8 denies any conclusions as to wrongdoing.

9 91. As to Paragraph 91, Respondent admits the factual allegations of this paragraph, but  
10 denies any conclusions as to wrongdoing.

11 92. As to Paragraph 92, Respondent denies the factual allegations and conclusions of  
12 wrongdoing alleged in this paragraph.

13 **COUNT NINE**

14 **Case Nos. 04-O-14977; 05-O-01799; 05-O-04704; 05-O-02799**

15 93. As to Paragraph 93, Respondent denies all allegations of wrongdoing alleged in this  
16 paragraph.

17 94. As to Paragraph 94, Respondent admits and denies the allegations contained in  
18 paragraphs 1 through 31, 54 through 60, 64 through 69, 73 through 75, 79 through 84 and 88 through  
19 91 as asserted above.

20 95. As to Paragraph 95, Respondent denies all factual allegations of wrongdoing and  
21 conclusions of wrongdoing alleged in this paragraph.

22 96. As to Paragraph 96, Respondent denies all factual allegations of wrongdoing and  
23 conclusions of wrongdoing alleged in this paragraph.

24 **COUNT TEN**

25 **Case Nos. 04-O-14977; 05-O-01799; 05-O-04704; 05-O-02799**

26 97. As to Paragraph 97, Respondent denies the factual allegations and conclusions of  
27 wrongdoing alleged in this paragraph.

1 98. As to Paragraph 98, Respondent admits and denies the allegations contained in  
2 paragraphs 1 through 31, 54 through 60, 64 through 69, 73 through 75, 79 through 84 and 88 through  
3 91 as asserted above.

4 99. As to Paragraph 99, Respondent denies all factual allegations of wrongdoing and  
5 conclusions of wrongdoing alleged in this paragraph.

6 100. As to Paragraph 100, Respondent denies all factual allegations of wrongdoing and  
7 conclusions of wrongdoing alleged in this paragraph.

8 **COUNT ELEVEN**

9 **Case No. 04-O-04918**

10 101. As to Paragraph 101, Respondent denies the factual allegations and conclusions of  
11 wrongdoing alleged in this paragraph.

12 102. As to Paragraph 102, Respondent admits and denies the allegations of paragraphs 1  
13 through 31 as asserted above.

14 103. As to Paragraph 103, Respondent denies he mailed the letter, and he admits the factual  
15 allegations of this paragraph, but denies any conclusions as to wrongdoing.

16 104. As to Paragraph 104, Respondent admits the factual allegations of this paragraph, but  
17 denies any conclusions as to wrongdoing.

18 105. As to Paragraph 105, Respondent denies he mailed the letter, admits the factual  
19 allegations of this paragraph, except he had a law office in California, and he denies any and all  
20 conclusions as to wrongdoing.

21 106. As to Paragraph 106, Respondent admits the factual allegations of this paragraph, but  
22 denies any conclusions as to wrongdoing.

23 107. As to Paragraph 107, Respondent admits that on July 28,2004 he had an office address  
24 at 9465 Wilshire Blvd., Suite 335. Respondent further admits there was no other licensed California  
25 attorneys associated with JBC Legal Group, P.C. other than Respondent. Respondent denies that he  
26 was not meaningfully involved in each case each time a computer-generated letter was sent to a  
27 consumer to collect a debt, and denies any other factual allegations or legal conclusions of  
28 wrongdoing.

1           108. As to Paragraph 108, Respondent admits the factual allegations of this paragraph, but  
2 denies any conclusions as to wrongdoing.

3           109. As to Paragraph 109, Respondent admits the factual allegations of this paragraph, but  
4 denies any conclusions as to wrongdoing.

5           110. As to Paragraph 110, Respondent admits the factual allegations of this paragraph, but  
6 denies any conclusions as to wrongdoing.

7           111. As to Paragraph 111, Respondent admits the factual allegations of this paragraph, but  
8 denies any conclusions as to wrongdoing.

9           112. As to Paragraph 112, Respondent admits the factual allegations of this paragraph, but  
10 denies any conclusions as to wrongdoing.

11           113. As to Paragraph 113, Respondent lacks sufficient information or belief to enable him to  
12 form a belief as to the truth of the remaining allegations, and on that basis deny the allegations  
13 contained in this paragraph.

14           114. As to Paragraph 114, Respondent admits the factual allegations of this paragraph, but  
15 denies any conclusions as to wrongdoing.

16           115. As to Paragraph 115, Respondent admits the factual allegations of this paragraph, but  
17 denies any conclusions as to wrongdoing.

18           116. As to Paragraph 116, Respondent lacks sufficient information or belief to enable him to  
19 form a belief as to the truth of the remaining allegations, and on that basis deny the allegations  
20 contained in this paragraph.

21           117. As to Paragraph 117, Respondent denies he mailed the letter, and he admits the factual  
22 allegations of this paragraph, but denies any conclusions as to wrongdoing.

23           118. As to Paragraph 118, Respondent denies he mailed the letter, and he admits the factual  
24 allegations of this paragraph, but denies any conclusions as to wrongdoing.

25           119. As to Paragraph 119, Respondent lacks sufficient information or belief to enable him to  
26 form a belief as to the truth of the remaining allegations, and on that basis deny the allegations  
27 contained in this paragraph.

28

1 120. As to Paragraph 120, Respondent admits the factual allegations of this paragraph, but  
2 denies any conclusions as to wrongdoing.

3 121. As to Paragraph 121, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 **COUNT TWELVE**

6 **Case No. 04-O-04918**

7 122. As to Paragraph 122, Respondent denies the factual allegations and conclusions of  
8 wrongdoing alleged in this paragraph.

9 123. As to Paragraph 123, Respondent admits and denies the allegations of paragraphs 1  
10 through 31 and 103 through 120 as asserted above.

11 124. As to Paragraph 124, Respondent denies the factual allegations and conclusions of  
12 wrongdoing alleged in this paragraph.

13 125. As to Paragraph 125, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 **COUNT THIRTEEN**

16 **Case No. 04-O-11995**

17 126. As to Paragraph 126, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 127. As to Paragraph 127, Respondent admits and denies the allegations of paragraphs 1  
20 through 31 as asserted above.

21 128. As to Paragraph 128, Respondent admits the factual allegations contained in this  
22 paragraph.

23 129. As to Paragraph 129, Respondent admits the factual allegations of this paragraph, but  
24 denies any conclusions as to wrongdoing regarding Respondent's request for payment.

25 130. As to Paragraph 130, Respondent admits the factual allegations contained in this  
26 paragraph.

27 131. As to Paragraph 131, Respondent admits the factual allegations contained in this  
28 paragraph.







1 165. As to Paragraph 165, Respondent denies the factual allegations and conclusions of  
2 wrongdoing alleged in this paragraph.

3 **COUNT EIGHTEEN**

4 **Case No. 06-O-02165**

5 166. As to Paragraph 166, Respondent denies the factual allegations and conclusions of  
6 wrongdoing alleged in this paragraph.

7 167. As to Paragraph 167, Respondent admits and denies the allegations of paragraphs 1  
8 through 31, 144 through 146, 150 through 157, and 161 through 164 as asserted above.

9 168. As to Paragraph 168, Respondent denies the factual allegations and conclusions of  
10 wrongdoing alleged in this paragraph.

11 **COUNT NINETEEN**

12 **Case No. 06-O-12868**

13 169. As to Paragraph 169, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 170. As to Paragraph 170, Respondent admits and denies the allegations contained in  
16 paragraphs 1 through 31 as asserted above.

17 171. As to Paragraph 171, Respondent admits the factual allegations of this paragraph, but  
18 denies any conclusions as to wrongdoing.

19 172. As to Paragraph 172, Respondent admits the factual allegations of this paragraph, and  
20 denies any legal conclusions.

21 173. As to Paragraph 173, Respondent admits the factual allegations of this paragraph, but  
22 denies any conclusions as to wrongdoing.

23 174. As to Paragraph 174, Respondent admits the factual allegations of this paragraph, but  
24 denies any conclusions as to wrongdoing.

25 175. As to Paragraph 175, Respondent denies any conclusions as to wrongdoing.

26 176. As to Paragraph 176, Respondent admits the factual allegations of this paragraph, but  
27 denies any conclusions as to wrongdoing.

1 177. As to Paragraph 177, Respondent admits the factual allegations alleged in this  
2 paragraph.

3 178. As to Paragraph 178, Respondent admits the factual allegations of this paragraph, but  
4 denies any conclusions as to wrongdoing.

5 179. As to Paragraph 179, Respondent admits the factual allegations of this paragraph, but  
6 denies any conclusions as to wrongdoing.

7 180. As to Paragraph 180, Respondent admits the factual allegations of this paragraph, but  
8 denies any conclusions as to wrongdoing.

9 181. As to Paragraph 181, Respondent lacks sufficient information or belief to enable him to  
10 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
11 allegations contained in this paragraph.

12 182. As to Paragraph 182, Respondent denies the allegations and conclusions of wrongdoing.

13 183. As to Paragraph 183, Respondent admits Ms. Goins had written 22 NSF checks to  
14 various creditors, but he lacks sufficient information or belief to enable him to form a belief as to the  
15 truth of the other allegations contained in this paragraph, and on that basis deny the allegations  
16 contained in this paragraph.

17 184. As to Paragraph 184, Respondent lacks sufficient information and belief of the factual  
18 allegations of this paragraph, and denies any conclusions as to wrongdoing.

19 185. As to Paragraph 185, Respondent denies any conclusions as to wrongdoing contained in  
20 this paragraph.

21 186. As to Paragraph 186, Respondent denies the factual allegations and conclusions of  
22 wrongdoing alleged in this paragraph.

23 187. As to Paragraph 187, Respondent denies all legal conclusions.

24 188. As to Paragraph 188, Respondent denies the allegations of this paragraph.

25 189. As to Paragraph 189, Respondent admits the factual allegations of this paragraph, but  
26 denies any conclusions as to wrongdoing.

27 190. As to Paragraph 190, Respondent admits the factual allegations of this paragraph, but  
28 denies any conclusions as to wrongdoing.

1 191. As to Paragraph 191, Respondent admits the factual allegations of this paragraph, but  
2 denies any conclusions as to wrongdoing.

3 192. As to Paragraph 192, Respondent denies the factual allegations of this paragraph, and  
4 denies any conclusions as to wrongdoing.

5 193. As to Paragraph 193, Respondent denies the factual allegations of this paragraph, and  
6 denies any conclusions as to wrongdoing.

7 194. As to Paragraph 194, Respondent denies the factual allegations of this paragraph, and  
8 denies any conclusions as to wrongdoing.

9 195. As to Paragraph 195, Respondent denies the factual allegations of this paragraph, and  
10 denies any conclusions as to wrongdoing.

11 196. As to Paragraph 196, Respondent admits the factual allegations of this paragraph, but  
12 denies any conclusions as to wrongdoing.

13 197. As to Paragraph 197, Respondent admits the factual allegations of this paragraph, but  
14 denies any conclusions as to wrongdoing.

15 198. As to Paragraph 198, Respondent admits the factual allegations of this paragraph, but  
16 denies any conclusions as to wrongdoing.

17 199. As to Paragraph 199, Respondent denies the factual allegations of this paragraph, and  
18 denies any conclusions as to wrongdoing.

19 200. As to Paragraph 200, Respondent admits the factual allegations of this paragraph, but  
20 denies any conclusions as to wrongdoing.

21 201. As to Paragraph 201, Respondent admits the factual allegations of this paragraph, but  
22 denies any conclusions as to wrongdoing.

23 202. As to Paragraph 202, Respondent denies the factual allegations and conclusions of  
24 wrongdoing alleged in this paragraph.

25 **COUNT TWENTY**

26 **Case No. 06-O-12868**

27 203. As to Paragraph 203, Respondent denies the factual allegations and conclusions of  
28 wrongdoing alleged in this paragraph.





1 **COUNT TWENTY-SIX**

2 **Case No. 06-O-12868**

3 226. As to Paragraph 226, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 227. As to Paragraph 227, Respondent admits and denies the allegations contained in  
6 paragraphs 1 through 31, 171 through 201 and 211 as asserted above.

7 228. As to Paragraph 228, Respondent lacks sufficient information or belief to enable him to  
8 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
9 allegations contained in this paragraph.

10 229. As to Paragraph 229, Respondent denies the factual allegations and conclusions of  
11 wrongdoing alleged in this paragraph.

12 **COUNT TWENTY-SEVEN**

13 **Case Nos. 05-O-02165; 06-O-12868**

14 230. As to Paragraph 230, Respondent denies the factual allegations and conclusions of  
15 wrongdoing alleged in this paragraph.

16 231. As to Paragraph 231, Respondent admits and denies the allegations contained in  
17 paragraphs 1 through 31 and 171 through 201 as asserted above.

18 232. As to Paragraph 232, Respondent lacks sufficient information or belief to enable him to  
19 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
20 allegations contained in this paragraph.

21 233. As to Paragraph 233, Respondent admits the factual allegations of this paragraph that  
22 JBC was collecting without a collection license, but denies any conclusions as to wrongdoing.

23 234. As to Paragraph 234, Respondent admits the factual allegations of this paragraph that  
24 JBC sought a collection license, but denies any conclusions as to wrongdoing.

25 235. As to Paragraph 235, Respondent admits that JBC's application was denied, but denies  
26 any other allegations or conclusions as to wrongdoing.

27 236. As to Paragraph 236, Respondent admits the factual allegations of this paragraph, but  
28 denies any conclusions as to wrongdoing.

1 237. As to Paragraph 237, Respondent admits the factual allegations alleged in this  
2 paragraph.

3 238. As to Paragraph 238, Respondent admits the factual allegations alleged in this  
4 paragraph.

5 239. As to Paragraph 239, Respondent admits the factual allegations of this paragraph, but  
6 denies any conclusions as to wrongdoing.

7 240. As to Paragraph 240, Respondent admits the factual allegations of this paragraph, but  
8 denies any conclusions as to wrongdoing.

9 241. As to Paragraph 241, Respondent admits the factual allegations of this paragraph, but  
10 denies any conclusions as to wrongdoing.

11 242. As to Paragraph 242, Respondent admits the factual allegations of this paragraph, but  
12 denies any conclusions as to wrongdoing.

13 243. As to Paragraph 243, Respondent admits the factual allegations of this paragraph, but  
14 denies any conclusions as to wrongdoing.

15 244. As to Paragraph 244, Respondent denies that the March 26, 2005 letter to Sellers from  
16 BLO was misleading.

17 245. As to Paragraph 245, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 **COUNT TWENTY-EIGHT**

20 **Case Nos. 05-O-02165; 06-O-12868**

21 246. As to Paragraph 246, Respondent denies the factual allegations and conclusions of  
22 wrongdoing alleged in this paragraph.

23 247. As to Paragraph 247, Respondent admits and denies the allegations contained in  
24 paragraphs 1 through 31, 171 through 201 and 232 through 244 as asserted above.

25 248. As to Paragraph 248, Respondent admits JBC and BLO sent out debt collection letters  
26 to Connecticut consumers, including by way of example, Connecticut consumers Goins and Sellers.  
27 Respondent denies that he held himself out as entitled to practice law in the State of Connecticut.  
28

1 Respondent further denies that any debt collection letters were sent on behalf of clients who paid BLO  
2 legal fees to act as attorneys in collecting debts from consumers.

3 249. As to Paragraph 249, Respondent admits the factual allegations of this paragraph, but  
4 denies any conclusions as to wrongdoing.

5 250. As to Paragraph 250, Respondent denies the factual allegations and conclusions of  
6 wrongdoing alleged in this paragraph.

7 251. As to Paragraph 251, Respondent denies the factual allegations and conclusions of  
8 wrongdoing alleged in this paragraph.

9 **COUNT TWENTY-NINE**

10 **Case Nos. 05-O-02165; 06-O-12868**

11 252. As to Paragraph 252, Respondent denies the factual allegations and conclusions of  
12 wrongdoing alleged in this paragraph.

13  
14 253. As to Paragraph 253, Respondent admits and denies the allegations contained in  
15 paragraphs 1 through 31, 171 through 201, 232 through 244 and 248 through 250 as asserted above.

16 254. As to Paragraph 254, Respondent denies the factual allegations and conclusions of  
17 wrongdoing alleged in this paragraph.

18 **COUNT THIRTY**

19 **Case No. 06-O-12868**

20 255. As to Paragraph 255, Respondent denies the factual allegations and conclusions of  
21 wrongdoing alleged in this paragraph.

22 256. As to Paragraph 256, Respondent admits and denies the allegations contained in  
23 paragraphs 1 through 31 and 171 through 201 as asserted above.

24 257. As to Paragraph 257, Respondent admits the factual allegations alleged in this  
25 paragraph.

26 258. As to Paragraph 258, Respondent admits he was asked the questions asserted in this  
27 paragraph, and that Respondent responded as asserted in this paragraph, but denies any and all  
28 wrongdoing related to Respondent's responses.



1 270. As to Paragraph 270, Respondent admits he entered into a collection agreement with  
2 creditors to collect debts from consumers in the State of Missouri. Respondent denies he practiced law  
3 in Missouri. Except as so admitted and denied above, based on information and belief Respondent  
4 denies every allegation in this paragraph.

5 271. As to Paragraph 271, Respondent denies the factual allegations and conclusions of  
6 wrongdoing alleged in this paragraph.

7 **COUNT THIRTY-THREE**

8 **Case Nos. 05-O-02165; 06-O-12868**

9 272. As to Paragraph 272, Respondent denies the factual allegations and conclusions of  
10 wrongdoing alleged in this paragraph.

11 273. As to Paragraph 273, Respondent admits and denies the allegations contained in  
12 paragraphs 1 through 31 and 266 through 270 as asserted above.

13 274. As to Paragraph 274, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 **COUNT THIRTY-FOUR**

16 **Case No. 05-O-02268**

17 275. As to Paragraph 275, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 276. As to Paragraph 276, Respondent admits and denies the allegations contained in  
20 paragraphs 1 through 31 as asserted above.

21 277. As to Paragraph 277, Respondent denies that he personally caused any letter to be sent,  
22 and otherwise admits the factual allegations of this paragraph, but denies any conclusions as to  
23 wrongdoing.

24 278. As to Paragraph 278, Respondent admits the factual allegations of this paragraph, but  
25 denies any conclusions as to wrongdoing.

26 279. As to Paragraph 279, Respondent admits the factual allegations of this paragraph, but  
27 denies any conclusions as to wrongdoing.

1           280. As to Paragraph 280, Respondent lacks sufficient information or belief to enable him to  
2 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
3 allegations contained in this paragraph.

4           281. As to Paragraph 281, Respondent lacks sufficient information or belief to enable him to  
5 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
6 allegations contained in this paragraph.

7           282. As to Paragraph 282, Respondent lacks sufficient information or belief to enable him to  
8 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
9 allegations contained in this paragraph.

10          283. As to Paragraph 283, Respondent lacks sufficient information or belief to enable him to  
11 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
12 allegations contained in this paragraph.

13          284. As to Paragraph 284, Respondent admits the factual allegations of this paragraph, but  
14 denies any conclusions as to wrongdoing.

15          285. As to Paragraph 285, Respondent lacks sufficient information and belief to admit or  
16 deny the factual allegations of this paragraph, but denies any conclusions as to wrongdoing.

17          286. As to Paragraph 286, Respondent admits the factual allegations alleged in this  
18 paragraph.

19          287. As to Paragraph 287, Respondent admits the factual allegations alleged in this  
20 paragraph.

21          288. As to Paragraph 288, Respondent admits he contracted with creditors to collect debts  
22 from Tennessee consumers. He denies that he practiced law in Tennessee or that the activities  
23 constituted the unauthorized practice of law in the State of Tennessee and California. Except as so  
24 admitted and denied above, based on information and belief Respondent denies every allegation  
25 contained in this paragraph.

26          289. As to Paragraph 289, Respondent denies the factual allegations and conclusions of  
27 wrongdoing alleged in this paragraph.

28





1 **COUNT THIRTY-EIGHT**

2 **Case No. 05-O-02165**

3 311. As to Paragraph 311, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 312. As to Paragraph 312, Respondent admits and denies the allegations of paragraphs 1  
6 through 31 as asserted above.

7 313. As to Paragraph 313, Respondent admits he was asked the questions asserted in this  
8 paragraph, but the entire deposition should be read for context, and that Respondent responded as  
9 asserted in this paragraph, but denies any and all wrongdoing related to Respondent's responses.

10 314. As to Paragraph 314, Respondent admits that he applied for admission to practice law in  
11 the State of New Jersey, but that he decided to withdraw his application prior to the Committee's  
12 recommendation. His formal withdrawal was tendered after the recommendation. Respondent denies  
13 the remaining allegations of this paragraph as phrased.

14 315. As to Paragraph 315, Respondent denies the factual allegations and conclusions of  
15 wrongdoing alleged in this paragraph.

16 **COUNT THIRTY-NINE**

17 **Case No. 05-O-05305**

18 316. As to Paragraph 316, Respondent denies the factual allegations and conclusions of  
19 wrongdoing alleged in this paragraph.

20 317. As to Paragraph 317, Respondent admits and denies the allegations contained in  
21 paragraphs 1 through 31 as asserted above.

22 318. As to Paragraph 318, Respondent denies that he personally caused the letter to be sent,  
23 and he admits the other factual allegations of this paragraph, but denies any conclusions as to  
24 wrongdoing.

25 319. As to Paragraph 319, Respondent admits the factual allegations of this paragraph,  
26 except the letter did not state BLO had a Kirkland office location, but Respondent denies any  
27 conclusions as to wrongdoing.

28



1 P.C. letterhead and identifies four attorneys, the bars of which they are members, and the three offices  
2 maintained by JBC Legal Group. Respondent also admits that the signature block of the letter states,  
3 "JBC Legal Group, P.C." Respondent admits that Court found that, under the FDCPA, although the  
4 letter was not signed by a lawyer, an unsophisticated consumer Could infer that an attorney was  
5 involved given the nature of the communication, the use of a law firm's letterhead, or the lack of any  
6 indication that the communication was administrative or generated by a non-lawyer employee of the  
7 firm. Except as so admitted and denied above, based on information and belief Respondent denies  
8 every allegation contained in this paragraph.

9 331. As to Paragraph 331, Respondent admits the factual allegations of this paragraph, but  
10 denies any conclusions as to wrongdoing.

11 332. As to Paragraph 332, Respondent admits the factual allegations of this paragraph, but  
12 denies any conclusions as to wrongdoing.

13 333. As to Paragraph 333, Respondent admits the factual allegations of this paragraph, but  
14 denies any conclusions as to wrongdoing.

15 334. As to Paragraph 334, Respondent admits the factual allegations of this paragraph,  
16 including that the court found JBC was acting as a debt collection agency, but Respondent denies any  
17 conclusions as to wrongdoing.

18 335. As to Paragraph 335, Respondent admits the factual allegations of this paragraph, but  
19 denies any conclusions as to wrongdoing.

20 336. As to Paragraph 336, Respondent admits the factual allegations of this paragraph, but  
21 denies any conclusions as to wrongdoing.

22 337. As to Paragraph 337, Respondent lacks sufficient information or belief to enable him to  
23 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
24 allegations contained in this paragraph.

25 338. As to Paragraph 338, Respondent admits the factual allegations of this paragraph, but  
26 denies any conclusions as to wrongdoing.

27 339. As to Paragraph 339, Respondent denies the factual allegations and conclusions of  
28 wrongdoing alleged in this paragraph.

1  
2 **COUNT FORTY-TWO**

3 **Case Nos. 05-O-02165; 05-O-05305**

4 340. As to Paragraph 340, Respondent denies the factual allegations and conclusions of  
5 wrongdoing alleged in this paragraph.

6 341. As to Paragraph 341, Respondent admits and denies the allegations contained in  
7 paragraphs 1 through 31, 318 through 322 and 329 through 338 as asserted above.

8 342. As to Paragraph 342, Respondent denies the factual allegations and conclusions of  
9 wrongdoing alleged in this paragraph.

10 **COUNT FORTY-THREE**

11 **Case No. 06-O-12320**

12 343. As to Paragraph 343, Respondent denies the factual allegations and conclusions of  
13 wrongdoing alleged in this paragraph.

14 344. As to Paragraph 344, Respondent admits and denies the allegations contained in  
15 paragraphs 1 through 31 as asserted above.

16 345. As to Paragraph 345, Respondent admits the factual allegations of this paragraph, but  
17 denies any conclusions as to wrongdoing.

18 346. As to Paragraph 346, Respondent admits his debt collection employees attempted to  
19 "adjust claims" owned by creditors for whom they were providing collection services, and that his  
20 firms had agreements with creditors to collect debts from consumers in the State of Kansas.  
21 Respondent denies that he engaged in the practice of law in violation of Rule 5.5 of the Kansas Rules  
22 of Professional Conduct. Except as so admitted and denied above, based on information and belief  
23 Respondent denies every allegation contained in this paragraph.

24 347. As to Paragraph 347, Respondent lacks sufficient information or belief to enable him to  
25 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
26 allegations contained in this paragraph.



1 **COUNT FORTY-FIVE**

2 **Case No. 06-O-12320**

3 357. As to Paragraph 357, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 358. As to Paragraph 358, Respondent admits and denies the allegations contained in  
6 paragraphs 1 through 31, and 345 through 352 as asserted above.

7 359. As to Paragraph 359, Respondent denies the factual allegations and conclusions of  
8 wrongdoing alleged in this paragraph.

9 **COUNT FORTY-SIX**

10 **Case No. 06-O-12913**

11 360. As to Paragraph 360, Respondent denies the factual allegations and conclusions of  
12 wrongdoing alleged in this paragraph.

13 361. As to Paragraph 361, Respondent admits and denies the allegations contained in  
14 paragraphs 1 through 31 as asserted above.

15 362. As to Paragraph 362, Respondent denies that he personally caused a letter to be sent,  
16 but otherwise denies any conclusions as to wrongdoing.

17 363. As to Paragraph 363, Respondent admits the factual allegations of this paragraph, but  
18 denies any conclusions as to wrongdoing.

19 364. As to Paragraph 364, Respondent admits that he is not and has never been a licensed  
20 attorney in Kentucky, and Respondent knew at all relevant times that he was not licensed and was not  
21 otherwise entitled to practice law in Kentucky. Respondent denies that practiced law in Kentucky in  
22 any form, at any time.

23 365. As to Paragraph 365, Respondent lacks sufficient information or belief to enable him to  
24 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
25 allegations contained in this paragraph.

26 366. As to Paragraph 366, Respondent lacks sufficient information or belief to enable him to  
27 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
28 allegations contained in this paragraph.



1 378. As to Paragraph 378, Respondent lacks sufficient information or belief to enable him to  
2 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
3 allegations contained in this paragraph.

4 379. As to Paragraph 379, Respondent lacks sufficient information or belief to enable him to  
5 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
6 allegations contained in this paragraph.

7 380. As to Paragraph 380, Respondent denies the factual allegations and conclusions of  
8 wrongdoing alleged in this paragraph.

9 381. As to Paragraph 381, Respondent denies the factual allegations and conclusions of  
10 wrongdoing alleged in this paragraph.

11 **COUNT FORTY-EIGHT**

12 **Case Nos. 06-O-12913; 07-O-10915**

13 382. As to Paragraph 382, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 383. As to Paragraph 383, Respondent admits and denies the allegations contained in  
16 paragraphs 1 through 31, 362 through 372, and 376 through 380 as asserted above.

17 384. As to Paragraph 384, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 **COUNT FORTY-NINE**

20 **Case No. 06-O-12915**

21 385. As to Paragraph 385, Respondent denies the factual allegations and conclusions of  
22 wrongdoing alleged in this paragraph.

23 386. As to Paragraph 386, Respondent admits and denies the allegations contained in  
24 paragraphs 1 through 31 as asserted above.

25 387. As to Paragraph 387, Respondent admits that he had actual knowledge that he was not  
26 entitled to practice law in Arizona. Respondent denies that he engaged in the unauthorized practice of  
27 law in the State of Arizona or any other state. Respondent further denies that he practiced law in  
28

1 Arizona. Except as so admitted and denied above, based on information and belief Respondent denies  
2 every allegation contained in this paragraph.

3 388. As to Paragraph 388, Respondent lacks sufficient information to admit or deny the  
4 factual allegations of this paragraph, but denies any conclusions as to wrongdoing.

5 389. As to Paragraph 389, Respondent lacks sufficient information or belief to enable him to  
6 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
7 allegations contained in this paragraph.

8 390. As to Paragraph 390, Respondent lacks sufficient information or belief to enable him to  
9 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
10 allegations contained in this paragraph.

11 391. As to Paragraph 391, Respondent lacks sufficient information or belief to enable him to  
12 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
13 allegations contained in this paragraph.

14 392. As to Paragraph 392, Respondent lacks sufficient information or belief to enable him to  
15 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
16 allegations contained in this paragraph.

17 393. As to Paragraph 393, Respondent lacks sufficient information or belief to enable him to  
18 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
19 allegations contained in this paragraph.

20 394. As to Paragraph 394, Respondent lacks sufficient information or belief to enable him to  
21 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
22 allegations contained in this paragraph.

23 395. As to Paragraph 395, Respondent lacks sufficient information or belief to enable him to  
24 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
25 allegations contained in this paragraph.

26 396. As to Paragraph 396, Respondent lacks sufficient information or belief to enable him to  
27 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
28 allegations contained in this paragraph.

1 397. As to Paragraph 397, Respondent lacks sufficient information or belief to enable him to  
2 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
3 allegations contained in this paragraph.

4 398. As to Paragraph 398, Respondent lacks sufficient information or belief to enable him to  
5 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
6 allegations contained in this paragraph.

7 399. As to Paragraph 399, Respondent lacks sufficient information or belief to enable him to  
8 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
9 allegations contained in this paragraph.

10 400. As to Paragraph 400, Respondent admits the factual allegations of this paragraph, but  
11 denies any conclusions as to wrongdoing.

12 401. As to Paragraph 401, Respondent admits the factual allegations of this paragraph, but  
13 denies any conclusions as to wrongdoing.

14 402. As to Paragraph 402, Respondent admits the factual allegations of this paragraph, but  
15 denies any conclusions as to wrongdoing.

16 403. As to Paragraph 403, Respondent lacks sufficient information or belief to enable him to  
17 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
18 allegations contained in this paragraph.

19 404. As to Paragraph 404, Respondent denies the factual allegations and conclusions of  
20 wrongdoing alleged in this paragraph.

21 **COUNT FIFTY**

22 **Case No. 06-O-13833**

23 405. As to Paragraph 405, Respondent denies the factual allegations and conclusions of  
24 wrongdoing alleged in this paragraph.

25 406. As to Paragraph 406, Respondent admits and denies the allegations contained in  
26 paragraphs 1 through 31 and 387 as asserted above.  
27  
28

1           407. As to Paragraph 407, Respondent lacks sufficient information or belief to enable him to  
2 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
3 allegations contained in this paragraph.

4           408. As to Paragraph 408, Respondent lacks sufficient information or belief to enable him to  
5 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
6 allegations contained in this paragraph.

7           409. As to Paragraph 409, Respondent lacks sufficient information or belief to enable him to  
8 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
9 allegations contained in this paragraph.

10          410. As to Paragraph 410, Respondent lacks sufficient information or belief to enable him to  
11 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
12 allegations contained in this paragraph.

13          411. As to Paragraph 411, Respondent lacks sufficient information or belief to enable him to  
14 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
15 allegations contained in this paragraph.

16          412. As to Paragraph 412, Respondent lacks sufficient information or belief to enable him to  
17 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
18 allegations contained in this paragraph.

19          413. As to Paragraph 413, Respondent lacks sufficient information or belief to enable him to  
20 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
21 allegations contained in this paragraph.

22          414. As to Paragraph 414, Respondent admits the factual allegations of this paragraph, but  
23 denies any conclusions as to wrongdoing.

24          415. As to Paragraph 415, Respondent denies that he held himself as able to practice in  
25 Arizona, and he denies that he practiced law in Arizona, and denies the other factual allegations and  
26 conclusions of wrongdoing alleged in this paragraph.

1 **COUNT FIFTY-ONE**

2 **Case No. 07-O-10916**

3 416. As to Paragraph 416, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 417. As to Paragraph 417, Respondent admits and denies the allegations contained in  
6 paragraphs 1 through 31 and 387 as asserted above.

7 418. As to Paragraph 418, Respondent admits the factual allegations of this paragraph, but  
8 denies any conclusions as to wrongdoing.

9 419. As to Paragraph 419, Respondent admits the factual allegations of this paragraph, but  
10 denies any conclusions as to wrongdoing.

11 420. As to Paragraph 420, Respondent admits the factual allegations of this paragraph, but  
12 denies any conclusions as to wrongdoing.

13 421. As to Paragraph 421, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 **COUNT FIFTY-TWO**

16 **Case Nos. 06-O-12915; 06-O-13833; 07-O-10916**

17 422. As to Paragraph 422, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 423. As to Paragraph 423, Respondent admits and denies the allegations of paragraphs 1  
20 through 31, 387 through 403, 407 through 414 and 418 through 420 as asserted above.

21 424. As to Paragraph 424, Respondent denies the factual allegations and conclusions of  
22 wrongdoing alleged in this paragraph.

23 **COUNT FIFTY-THREE**

24 **Case No. 06-O-13753**

25 425. As to Paragraph 425, Respondent denies the factual allegations and conclusions of  
26 wrongdoing alleged in this paragraph.

27 426. As to Paragraph 426, Respondent admits and denies the allegations contained in  
28 paragraphs 1 through 31 as asserted above.

1 427. As to Paragraph 427, Respondent admits the factual allegations of this paragraph, but  
2 denies any conclusions as to wrongdoing.

3 428. As to Paragraph 428, Respondent lacks sufficient information or belief to enable him to  
4 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
5 allegations contained in this paragraph.

6 429. As to Paragraph 429, Respondent lacks sufficient information or belief to enable him to  
7 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
8 allegations contained in this paragraph.

9 430. As to Paragraph 430, Respondent denies the factual allegations and conclusions of  
10 wrongdoing alleged in this paragraph.

11 431. As to Paragraph 431, Respondent admits the factual allegations alleged in this  
12 paragraph.

13 432. As to Paragraph 432, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 **COUNT FIFTY-FOUR**

16 **Case No. 05-O-02165**

17 433. As to Paragraph 433, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 434. As to Paragraph 434, Respondent admits and denies the allegations contained in  
20 paragraphs 1 through 31, 427 and 431 as asserted above.

21 435. As to Paragraph 435, Respondent denies that he personally caused any letter to be sent,  
22 but he admits the factual allegations of this paragraph, and denies any conclusions as to wrongdoing.

23 436. As to Paragraph 436, Respondent admits the factual allegations of this paragraph, but  
24 denies any conclusions as to wrongdoing.

25 437. As to Paragraph 437, Respondent denies the factual allegations and conclusions of  
26 wrongdoing alleged in this paragraph.

1 **COUNT FIFTY-FIVE**

2 **Case No. 06-O-13753**

3 438. As to Paragraph 438, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 439. As to Paragraph 439, Respondent admits and denies the allegations contained in  
6 paragraphs 1 through 31 as asserted above.

7 440. As to Paragraph 440, Respondent admits the factual allegations of this paragraph, but  
8 denies any conclusions as to wrongdoing.

9 441. As to Paragraph 441, Respondent denies the allegations as phrased. Based on information and  
10 belief Respondent denies every allegation and conclusion contained in this paragraph.

11 442. As to Paragraph 442, Respondent denies the factual allegations of this paragraph as  
12 phrased, and denies any conclusions as to wrongdoing.

13 443. As to Paragraph 443, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 **COUNT FIFTY-SIX**

16 **Case No. 05-O-02165**

17 444. As to Paragraph 444, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 445. As to Paragraph 445, Respondent admits and denies the allegations contained in  
20 paragraphs 1 through 31 and 440 through 442 as asserted above.

21 446. As to Paragraph 446, Respondent denies the factual allegations and conclusions of  
22 wrongdoing alleged in this paragraph.

23 **COUNT FIFTY-SEVEN**

24 **Case No. 05-O-02165**

25 447. As to Paragraph 447, Respondent denies the factual allegations and conclusions of  
26 wrongdoing alleged in this paragraph.

27 448. As to Paragraph 448, Respondent admits and denies the allegations contained in  
28 paragraphs 1 through 31 and 440 through 442 as asserted above.

1 449. As to Paragraph 449, Respondent denies the factual allegations and conclusions of  
2 wrongdoing alleged in this paragraph.

3 **COUNT FIFTY-EIGHT**

4 **Case No. 05-O-02165**

5 450. As to Paragraph 450, Respondent denies the factual allegations and conclusions of  
6 wrongdoing alleged in this paragraph.

7 451. As to Paragraph 451, Respondent admits and denies the allegations contained in  
8 paragraphs 1 through 31 as asserted above.

9 452. As to Paragraph 452, as phrased, Respondent is unable to admit or deny this allegation.

10 453. As to Paragraph 452, Respondent denies the factual allegations of this paragraph as  
11 phrased, and also denies any conclusions as to wrongdoing.

12 454. As to Paragraph 454, Respondent admits the factual allegations of this paragraph, but  
13 denies any conclusions as to wrongdoing.

14 455. As to Paragraph 455, Respondent denies the factual allegations of this paragraph as  
15 phrased, and denies any conclusions as to wrongdoing.

16 456. As to Paragraph 456, Respondent denies the factual allegations and conclusions of  
17 wrongdoing alleged in this paragraph.

18 **COUNT FIFTY-NINE**

19 **Case No. 05-O-02165**

20 457. As to Paragraph 457, Respondent denies the factual allegations and conclusions of  
21 wrongdoing alleged in this paragraph.

22 458. As to Paragraph 458, Respondent admits and denies the allegations contained in  
23 paragraphs 1 through 31 and 452 as asserted above.

24 459. As to Paragraph 459, Respondent denies the factual allegations and conclusions of  
25 wrongdoing alleged in this paragraph.

26 460. As to Paragraph 460, Respondent admits the factual allegations of this paragraph, but  
27 denies any conclusions as to wrongdoing.

1 461. As to Paragraph 461, Respondent admits the factual allegations alleged in this  
2 paragraph.

3 462. As to Paragraph 462, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 463. As to Paragraph 463, Respondent denies the factual allegations and conclusions of  
6 wrongdoing alleged in this paragraph.

7 464. As to Paragraph 464, Respondent admits his collection agent employees attempted to  
8 “adjust claims” on behalf of creditor clients. Respondent admits his companies entered into agreements  
9 with creditors whereby he charged the creditors fees in return for his debt collection services.  
10 Respondent denies that he ever practiced law in New Jersey, except as to California non-collection  
11 related clients. Except as so admitted and denied above, based on information and belief Respondent  
12 denies every allegation contained in this paragraph.

13 465. As to Paragraph 465, Respondent lacks sufficient information or belief to enable him to  
14 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
15 allegations contained in this paragraph.

16 466. As to Paragraph 466, Respondent denies he personally caused the letters to be sent, and  
17 he otherwise admits the factual allegations of this paragraph, but denies any conclusions as to  
18 wrongdoing.

19 467. As to Paragraph 467, Respondent denies he personally caused the letters to be sent, and  
20 denies the letters were on “legal” letterhead. Respondent has insufficient information and belief to  
21 otherwise admit or deny the other allegations, but denies any conclusions as to wrongdoing.

22 468. As to Paragraph 467, Respondent denies he personally caused the letters to be sent, and  
23 denies the letters were on “legal” letterhead. Respondent has insufficient information and belief to  
24 otherwise admit or deny the other allegations, but denies any conclusions as to wrongdoing.

25 469. As to Paragraph 469, Respondent denies he sent the letters, but admits the factual  
26 allegations of this paragraph, and denies any conclusions as to wrongdoing.

27 470. As to Paragraph 470, Respondent denies he sent the letters, but admits the factual  
28 allegations of this paragraph, and denies any conclusions as to wrongdoing.

1 471. As to Paragraph 471, Respondent denies he sent the letters, but admits the factual  
2 allegations of this paragraph, and denies any conclusions as to wrongdoing.

3 472. As to Paragraph 472, Respondent denies he sent the letters, but admits the factual  
4 allegations of this paragraph, and denies any conclusions as to wrongdoing.

5 473. As to Paragraph 473, Respondent denies the factual allegations and conclusions of  
6 wrongdoing alleged in this paragraph.

7 **COUNT SIXTY**

8 **Case No. 05-O-02165**

9 474. As to Paragraph 474, Respondent denies the factual allegations and conclusions of  
10 wrongdoing alleged in this paragraph.

11 475. As to Paragraph 475, Respondent admits and denies the allegations contained in  
12 paragraphs 1 through 31 and 459 through 472 as asserted above.

13 476. As to Paragraph 476, Respondent admits the factual allegations of this paragraph, but  
14 denies any conclusions as to wrongdoing.

15 **COUNT SIXTY-ONE**

16 **Case No. 05-O-02165**

17 477. As to Paragraph 477, Respondent denies the allegations of this paragraph.

18 478. As to Paragraph 478, Respondent admits and denies the allegations contained in  
19 paragraphs 1 through 31 as asserted above.

20 479. As to Paragraph 479, Respondent admits the factual allegations of this paragraph, but  
21 denies any conclusions as to wrongdoing.

22 480. As to Paragraph 480, Respondent lacks sufficient information and belief to admit or  
23 deny, and hence he denies any conclusions as to wrongdoing.

24 481. As to Paragraph 481, Respondent denies the factual allegations of this paragraph as  
25 phrased, and denies any conclusions as to wrongdoing.

26 482. As to Paragraph 482, Respondent denies the factual allegations alleged in this paragraph  
27 as phrased.

28

1 483. As to Paragraph 483, Respondent admits the factual allegations of this paragraph, but  
2 denies any conclusions as to wrongdoing.

3 484. As to Paragraph 484, Respondent admits the factual allegations of this paragraph, but  
4 denies any conclusions..

5 485. As to Paragraph 485, Respondent denies he sent the letters, but admits the factual  
6 allegations of this paragraph, and denies any conclusions as to wrongdoing.

7 486. As to Paragraph 486, Respondent admits the factual allegations of this paragraph, but  
8 denies any conclusions as to wrongdoing.

9 487. As to Paragraph 487, Respondent denies the factual allegations and conclusions of  
10 wrongdoing alleged in this paragraph.

11 **COUNT SIXTY-TWO**

12 **Case No. 05-O-02165**

13 488. As to Paragraph 488, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 489. As to Paragraph 489, Respondent admits and denies the allegations contained in  
16 paragraphs 1 through 31 and 479 through 480 as asserted above.

17 490. As to Paragraph 490, Respondent admits the factual allegations of this paragraph, but  
18 denies any conclusions as to wrongdoing.

19 491. As to Paragraph 491, Respondent admits the factual allegations of this paragraph, but  
20 denies any conclusions as to wrongdoing.

21 492. As to Paragraph 490, Respondent lacks sufficient information or belief to enable him to  
22 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
23 allegations contained in this paragraph.

24 493. As to Paragraph 493, Respondent denies the factual allegations and conclusions of  
25 wrongdoing alleged in this paragraph.

26 494. As to Paragraph 494, Respondent denies the factual allegations and conclusions of  
27 wrongdoing alleged in this paragraph.

28









1 admitted and denied above, based on information and belief Respondent denies every allegation  
2 contained in this paragraph.

3 536. As to Paragraph 536, Respondent denies the factual allegations and conclusions of  
4 wrongdoing alleged in this paragraph.

5 **COUNT SIXTY-NINE**

6 **Case No. 05-O-02165**

7 537. As to Paragraph 537, Respondent denies the factual allegations and conclusions of  
8 wrongdoing alleged in this paragraph.

9 538. As to Paragraph 538, Respondent admits and denies the allegations contained in  
10 paragraphs 1 through 31, 479 through 486, 490 through 493, 500 through 508, 515 through 521, 525  
11 through 531 and 535 as asserted above.

12 539. As to Paragraph 539, Respondent denies that he made false representations. Except as  
13 so admitted and denied above, based on information and belief Respondent denies every allegation  
14 contained in this paragraph.

15 540. As to Paragraph 540, Respondent denies the factual allegations and conclusions of  
16 wrongdoing alleged in this paragraph.

17 **COUNT SEVENTY**

18 **Case No. 05-O-02165**

19 541. As to Paragraph 541, Respondent denies the factual allegations and conclusions of  
20 wrongdoing alleged in this paragraph.

21 542. As to Paragraph 542, Respondent admits and denies the allegations contained in  
22 paragraphs 1 through 31 as asserted above.

23 543. As to Paragraph 543, Respondent admits the factual allegations of this paragraph, but  
24 denies any conclusions as to wrongdoing.

25 544. As to Paragraph 544, Respondent denies the factual allegations of this paragraph as  
26 phrased, and denies any conclusions as to wrongdoing.

27 545. As to Paragraph 545, Respondent admits the factual allegations of this paragraph, but  
28 denies any conclusions as to wrongdoing.

1 546. As to Paragraph 546, Respondent denies the factual allegations and conclusions of  
2 wrongdoing alleged in this paragraph.

3  
4 **COUNT SEVENTY-ONE**

5 **Case No. 05-O-02165**

6 547. As to Paragraph 547, Respondent denies the factual allegations and conclusions of  
7 wrongdoing alleged in this paragraph.

8 548. As to Paragraph 547, Respondent admits and denies the allegations contained in  
9 paragraphs 1 through 31 as asserted above.

10 549. As to Paragraph 549, Respondent admits the factual allegations of this paragraph, but  
11 denies any conclusions as to wrongdoing.

12 550. As to Paragraph 550, Respondent admits it did not have a collection license, but denies  
13 any conclusions as to wrongdoing.

14 551. As to Paragraph 551, Respondent admits the factual allegations of this paragraph, but  
15 denies any conclusions as to wrongdoing.

16 552. As to Paragraph 552, Respondent admits the factual allegations of this paragraph, but  
17 denies any conclusions as to wrongdoing.

18 553. As to Paragraph 553, Respondent denies the factual allegations and conclusions of  
19 wrongdoing alleged in this paragraph.

20 **COUNT SEVENTY-TWO**

21 **Case No. 05-O-02165**

22 554. As to Paragraph 554, Respondent denies the factual allegations and conclusions of  
23 wrongdoing alleged in this paragraph.

24 555. As to Paragraph 555, Respondent admits and denies the allegations contained in  
25 paragraphs 1 through 31 as asserted above.

26 556. As to Paragraph 556, Respondent admits that on or about July 22, 2005, the Attorney  
27 General of the State of Minnesota filed a lawsuit against SBC & Associates, PC and JBC Legal Group  
28 PC. seeking, among other things, injunctive relief due to allegedly illegal debt collection activities in

1 violation of the FDCPA and Minnesota state law re debt collection practices, not because of the  
2 unlicensed practice of law.

3 557. As to Paragraph 557, Respondent admits he was asked the questions asserted in this  
4 paragraph and that his testimony should be read in its entirety for context. Respondent responded as  
5 asserted in this paragraph, but denies any and all wrongdoing related to Respondent's responses.

6 558. As to Paragraph 558, Respondent admits that he applied for admission to practice law in  
7 the State of New Jersey, and that he decided to withdraw his application prior to the Committee's  
8 recommendation as stated above. Except as so admitted, Respondent denies the remaining allegations  
9 of this paragraph.

10 559. As to Paragraph 559, Respondent denies the factual allegations and conclusions of  
11 wrongdoing alleged in this paragraph.

12 **COUNT SEVENTY-THREE**

13 **Case No. 05-O-02165**

14 560. As to Paragraph 560, Respondent denies the factual allegations and conclusions of  
15 wrongdoing alleged in this paragraph.

16 561. As to Paragraph 561, Respondent admits and denies the allegations contained in  
17 paragraphs 1 through 31 and 556 as asserted above.

18 562. As to Paragraph 562, Respondent denies he caused this letter to be sent, but he admits  
19 the factual allegations of this paragraph, and denies any conclusions as to wrongdoing.

20 563. As to Paragraph 563, Respondent admits that the letter further stated "that unless this  
21 total amount is paid in full within thirty (30) days after the date of his letter is received, you may be  
22 subject to statutory penalties equal to twice the amount of each check of \$1 00.00 per check, whichever  
23 is greater, interest and reasonable attorney's fees after suit has been filed." Except as so admitted and  
24 denied above, based on information and belief Respondent denies every allegation contained in this  
25 paragraph.

26 564. As to Paragraph 564, Respondent lacks sufficient information or belief to enable him to  
27 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
28 allegations contained in this paragraph.





1 585. As to Paragraph 585, Respondent lacks sufficient information or belief to enable him to  
2 form a belief as to the truth of the allegations contained in this paragraph, and on that basis deny the  
3 allegations contained in this paragraph.

4 586. As to Paragraph 586, Respondent denies the factual allegations and conclusions of  
5 wrongdoing alleged in this paragraph.

6 **COUNT SEVENTY-SIX**

7 **Case No. 05-O-02165**

8 587. As to Paragraph 587, Respondent denies the factual allegations and conclusions of  
9 wrongdoing alleged in this paragraph.

10 588. As to Paragraph 588, Respondent admits and denies the allegations contained in  
11 paragraphs 1 through 31, 556 through 558, 562 through 567, 571 through 576 and 580 through 585 as  
12 asserted above.

13 589. As to Paragraph 589, Respondent denies the factual allegations and conclusions of  
14 wrongdoing alleged in this paragraph.

15 **COUNT SEVENTY-SEVEN**

16 **Case No. 05-O-02165**

17 590. As to Paragraph 590, Respondent denies the factual allegations and conclusions of  
18 wrongdoing alleged in this paragraph.

19 591. As to Paragraph 591, Respondent admits and denies the allegations contained in  
20 paragraphs 1 through 31, 556 through 558, 562 through 567, 571 through 576 and 580 through 585 as  
21 asserted above.

22 592. As to Paragraph 592, Respondent admits the factual allegations alleged in this  
23 paragraph.

24 593. As to Paragraph 593, Respondent admits the factual allegations alleged in this  
25 paragraph.

26 594. As to Paragraph 594, Respondent admits the factual allegations alleged in this  
27 paragraph.

28

















1 advisory opinions of the Federal Trade Commission pursuant to 15 U.S.C. § 1692, et seq. Respondent  
2 is relieved of any culpability whatsoever as to the State Bar's allegations because any unlawful  
3 conduct alleged against occurred outside the course and scope of the practice of law.

4 **SIXTEENTH AFFIRMATIVE DEFENSE**

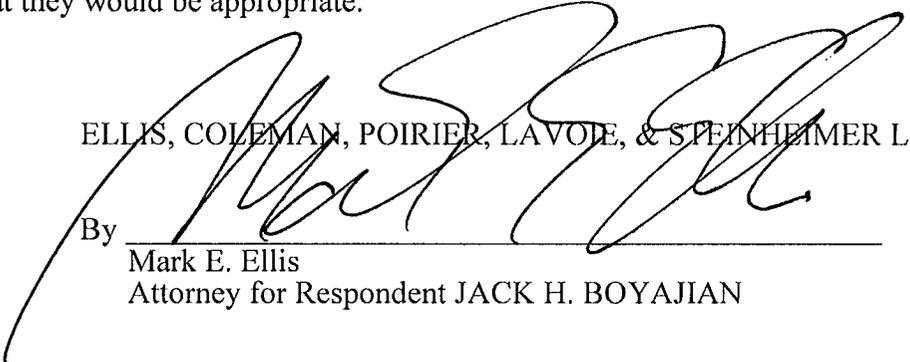
5 The Notice of Disciplinary Charges as a whole, and each purported allegation alleged therein,  
6 is barred because all, some, or part of the disciplinary charges are unconstitutional in that the  
7 regulation of Respondent in his status as a debt collector, such that said regulation prevents  
8 Respondent from using his own name to collect debt across state lines, violates the Equal Protection  
9 Clause of the United States Constitution, the Fair Debt Collection Practices Act located at 15 U.S.C.  
10 1692, et seq., as well as the Commerce Clause of the United States Constitution.

11 **SEVENTEENTH AFFIRMATIVE DEFENSE**

12 Respondent presently has insufficient knowledge or information on which to form a  
13 belief as to whether Respondent may have additional, as yet unstated, defenses available. Respondent  
14 reserves herein the right to assert additional defenses, including in mitigation of any discipline, in the  
15 event discovery indicates that they would be appropriate.

16 Dated: June 27, 2008

17 ELLIS, COLEMAN, POIRIER, LAVOIE, & STEINHEIMER LLP

18  
19 By 

20 Mark E. Ellis

21 Attorney for Respondent JACK H. BOYAJIAN  
22  
23  
24  
25  
26  
27  
28

1 **CERTIFICATE OF SERVICE**

2 I, Rosanne Estrella, declare:

3 I am a citizen of the United States, am over the age of eighteen years, and am not a party to or  
4 interested in the within entitled cause. My business address is 555 University Avenue, Suite 200 East,  
5 Sacramento, CA 95825.

6 On June 27, 2008, I served the following document(s) on the parties in the within action:

7 **RESPONDENT JACK H. BOYAJIAN'S RESPONSE TO DISCIPLINARY**  
8 **CHARGES FILED BY THE STATE BAR**

9 10 X	<b>BY MAIL:</b> I am familiar with the business practice for collection and processing of mail. The above-described document(s) will be enclosed in a sealed envelope, with first class postage thereon fully prepaid, and deposited with the United States Postal Service at Sacramento, CA on this date, addressed as follows:
-----------	--

11 Kimberly G. Anderson  
12 Acting Supervising Trial Counsel  
13 The State Bar of California  
14 1149 South Hill Street  
14 Los Angeles, CA 900015

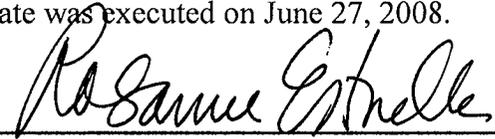
Office of the Chief Trial Counsel for California  
State Bar

15 *Courtesy Copy Sent by E-mail to:*  
16 *kimberly.anderson@calbar.ca.gov*

17 *Courtesy Copy Sent by E-mail to:*  
18 *Julie.Gonzales@calbar.ca.gov*

Clerk of the State Bar Court

19 I declare under penalty of perjury under the laws of the State of California that the foregoing is  
20 a true and correct statement and that this Certificate was executed on June 27, 2008.

21 By   
22 Rosanne Estrella