State Bar Court of California **Hearing Department** Los Angeles STAYED SUSPENSION Counsel For The State Bar Case Number(s): For Court use only 10-O-11007 Erin McKeown Joyce 11-0-11995 Deputy Trial Counsel 11-0-14653 FILE State Bar of California 11-0-18086 1149 South Hill Street Los Angeles, CA 90015-2299 Telephone: (213) 765-1356 STATE BAR COURT CLERK'S OFFICE LOS ANGELES Bar # 149946 In Pro Per Respondent Armen Janian PUBLIC MATTER 1156 North Brand Boulevard Glendale, CA 91202 (818) 243-5842 Submitted to: Settlement Judge STIPULATION RE FACTS, CONCLUSIONS OF LAW AND Bar # 102747 DISPOSITION AND ORDER APPROVING In the Matter of: ARMEN JANIAN STAYED SUSPENSION; NO ACTUAL SUSPENSION ☐ PREVIOUS STIPULATION REJECTED Bar # 102747 A Member of the State Bar of California (Respondent)

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 June 10, 1982.
- (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 11 pages, not including the order.

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<u>(Do 1</u>	not wri	te above this line.)						
(4)	A s	statement of acts or omissions acknowledged by Respondent as cause or causes for discipline is included der "Facts."						
(5)	Co	Conclusions of law, drawn from and specifically referring to the facts are also included under "Conclusions of Law".						
(6)	Th "Sı	The parties must include supporting authority for the recommended level of discipline under the heading "Supporting Authority."						
(7)	No pe	more than 30 days prior to the filing of this stipulation, Respondent has been advised in writing of any nding investigation/proceeding not resolved by this stipulation, except for criminal investigations.						
(8)	Pa 61	yment of Disciplinary Costs—Respondent acknowledges the provisions of Bus. & Prof. Code §§6086.10 & 40.7. (Check one option only):						
:		Costs are added to membership fee for calendar year following effective date of discipline. Costs are to be paid in equal amounts prior to February 1 for the following membership years: 2013 and 2014. (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.						
Pro	fess	ravating Circumstances [for definition, see Standards for Attorney Sanctions for sional Misconduct, standard 1.2(b)]. Facts supporting aggravating circumstances uired.						
(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 or a separate attachment entitled "Prior Discipline.						
(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.						
(5)		Indifference: Respondent demonstrated indifference toward rectification of or atonement for the consequences of his or her misconduct.						
(Effec	tive Ja	nuary 1, 2011)						

(Do r	not wri	te above this line.)
(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.
(8)		No aggravating circumstances are involved.
Add	ition	al aggravating circumstances
C. M	Mitig um:	pating Circumstances [see standard 1.2(e)]. Facts supporting mitigating stances 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)	\boxtimes	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. Respondent has met with the State Bar and resolved these matters through this comprehensive stipulation.
(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. Respondent refunded all attorney fees paid by the affected clients, despite performing substantial legal services for the clients.
(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 sympathetics are physical disabilities which sympathetics are physical disabilities which sympathetics are physical disabilities as the sympathetic and 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: Considera followed by convincing productions	ble time has par of of subsequent	ssed since the trehabilitation.	acts of professi	onal misconduct occ	urred
(13)		No mitigating circumstan	ces are involved	d.			
Addi	tion	al mitigating circumstance	s				
	Res the	spondent was admitted in onset of the misconduct.	1982 and had	over twenty	seven years of	discipline free prad	ctice before
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7.5							
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						e e e e e e e e e e e e e e e e e e e	

D. D	isci	ipli	ne:
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(1)	\boxtimes	Stay	ed Su	spension:		
` ,	(a)			ondent must be suspended from the practice of law for a period of one (1) year.		
		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:		
ţ.··	The	e abov	e-refe	renced suspension is stayed.		
(2)	\boxtimes	Prob	ation			
	Res	sponde he Sup	ent is poreme	placed on probation for a period of two (2) years, which will commence upon the effective date Court order in this matter. (See rule 9.18 California Rules of Court.)		
E. <i>A</i>	\ddi	tiona	l Cor	nditions of Probation:		
(1),	\boxtimes	During the probation period, Respondent must comply with the provisions of the State Bar Act and Rules of Professional Conduct.				
(2)		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.				
(3)	\boxtimes	condi proba	tions of tion d	(30) days from the effective date of discipline, Respondent must contact the Office of Probation and meeting with Respondent's assigned probation deputy to discuss these terms and of probation. Upon the direction of the Office of Probation, Respondent must meet with the eputy either in-person or by telephone. During the period of probation, Respondent must eet with the probation deputy as directed and upon request.		
(4)		wheth condi- are ar	o, and ner Re tions on ny pro- nt stat	t must submit written quarterly reports to the Office of Probation on each January 10, April 10, d October 10 of the period of probation. Under penalty of perjury, Respondent must state spondent has complied with the State Bar Act, the Rules of Professional Conduct, and all of probation during the preceding calendar quarter. Respondent must also state whether there ceedings pending against him or her in the State Bar Court and if so, the case number and us of that proceeding. If the first report would cover less than 30 days, that report must be n the next quarter date, and cover the extended period.		
		In add	dition t y (20)	o all quarterly reports, a final report, containing the same information, is due no earlier than days before the last day of the period of probation and no later than the last day of probation.		
(5)		During in add	ions of the p lition to	t must be assigned a probation monitor. Respondent must promptly review the terms and if probation with the probation monitor to establish a manner and schedule of compliance. Deriod of probation, Respondent must furnish to the monitor such reports as may be requested, to the quarterly reports required to be submitted to the Office of Probation. Respondent must ally with the probation monitor.		

<u>(Do n</u>	ot writ	e abov	e this line.)				
(6)	\boxtimes	inqu direc	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.				
(7)	\boxtimes	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 State Bar Ethics School, and passage of the test given at the end of that session.					
			No Ethics School recommended. Reason	n:	•		
(8)		mus	condent must comply with all conditions of t so declare under penalty of perjury in cor obation.	proba njunctio	tion imposed in the underlying criminal matter and on with any quarterly report to be filed with the Office		
(9)		The	following conditions are attached hereto a	nd inco	orporated:		
			Substance Abuse Conditions		Law Office Management Conditions		
			Medical Conditions		Financial Conditions		
F. C	the	r Coi	nditions Negotiated by the Partie	s:			
(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 within one year. Failure to pass the MPRE results in actual suspension without 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)	Ш	Oth	er Conditions:				
The	attac	hmen	at to the stipulation re facts, conclusion	s of la	w and disposition comprises pages 7 through 10		
N/r							

ATTACHMENT TO

STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION

In the Matter of Armen Janian Case Nos. 10-O-11007, 11-O-11995, 11-O-14653 and 11-O-180860

PENDING PROCEEDINGS:

The disclosure date referred to on page two, paragraph A.(7), was November 30, 2011.

Respondent admits that the following facts are true and that he is culpable of violations of the specified Business and Professions Code sections.

Case No. 10-O-11007

FACTS

- 1. On March 4, 2010, Venus Pagsuberon hired Respondent for a loan modification.
- 2. Pagsuberon paid Respondent an advanced fee of \$3,500.
- 3. Respondent performed substantial legal services for Pagsuberon, but was unsuccessful in obtaining a loan modification acceptable to his client.
- 4. Respondent has subsequently refunded the entirety of the advanced fees paid by Pagsuberon.

CONCLUSIONS OF LAW

By collecting an advanced fee to perform mortgage loan modification services on behalf of Pagsuberon, after the effective date of Civil Code section 2944.7, Respondent willfully violated Business and Professions Code section 6106.3.

Case No. 11-O-11007

FACTS

- 1. On October 30, 2009, Rick Schoonover hired Respondent for a loan modification.
- 2. In December 2009, Schoonover paid Respondent advanced fees in the amount of \$1.450.
- 3. In January 2010, Schoonover paid Respondent two payments of advanced fees in the amount of \$1.450.
- 4. Respondent performed substantial legal services for Schoonover, but was unsuccessful in obtaining a loan modification acceptable to his client.
- 5. Respondent has subsequently refunded the entirety of the advanced fees paid by Schoonover.

CONCLUSIONS OF LAW

By collecting an advanced fee to perform mortgage loan modification services on behalf of Schoonover, after the effective date of Civil Code section 2944.7, Respondent willfully violated Business and Professions Code section 6106.3.

Case No. 11-O-14653

FACTS

- 1. On October 23, 2009, Timothy Infanger hired Respondent for a loan modification.
- 2. At the time he hired Respondent, Infanger paid a deposit of \$500.
- 3. Subsequently, in December 2009, January 2010, February 2010, March 2010, April 2010, May 2010 and June 2010, Infanger made payments for advanced fees in the amount of \$563.79 per month.
- 4. Respondent performed substantial legal services for Infanger, but was unsuccessful in obtaining a loan modification acceptable to his client.
- 5. Respondent has subsequently refunded the entirety of the advanced fees paid by Infånger.

CONCLUSIONS OF LAW

By collecting an advanced fee to perform mortgage loan modification services on behalf of Infanger, after the effective date of Civil Code section 2944.7, Respondent willfully violated Business and Professions Code section 6106.3.

Case No. 11-O-18086

FACTS

- 1. On January 5, 2010, Rhonda Gower hired Respondent for a loan modification.
- 2. At the time she hired Respondent, Gower paid advanced fees of \$3,900.
- 3. Respondent performed substantial legal services for Gower, but was unsuccessful in obtaining a loan modification acceptable to his client.
- 4. Respondent has subsequently refunded the entirety of the advanced fees paid by Gower.

CONCLUSIONS OF LAW

By collecting an advanced fee to perform mortgage loan modification services on behalf of Gower, after the effective date of Civil Code section 2944.7, Respondent willfully violated Business and Professions Code section 6106.3.

AUTHORITIES SUPPORTING DISCIPLINE

STANDARDS FOR ATTORNEY SANCTIONS

To determine the appropriate level of discipline, the standards provide guidance. *Drociak v. State Bar* (1991) 52 Cal.3d 1085; *In the Matter of Sampson*, 3 Cal. State Bar Ct. Rptr. 119. A disciplinary recommendation must be consistent with the discipline in similar proceedings. *See Snyder v. State Bar* (1990) 49 Cal.3d 1302. Also, the recommended discipline must rest upon a balanced consideration of relevant factors. *In the Matter of Sampson*, 3 Cal. State Bar Ct. Rptr. 119.

Pursuant to Standard 1.3 of the Standards for Attorney Sanctions for Professional Misconduct:

The primary purposes of disciplinary proceedings conducted by the State Bar of California and of sanctions imposed upon a finding or acknowledgment of a member's professional misconduct 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.

Pursuant to Standard 1.5 of the Standards for Attorney Sanctions for Professional Misconduct:

Reasonable duties or conditions fairly related to the acts of professional misconduct and surrounding circumstances found or acknowledged by the member may be added to a recommendation or suspension or; pursuant to rule 9.19, California Rules of Court, to a reproval. Said duties may include, but are not limited to, any of the following:

- 1.5(b): a requirement that the member take and pass an examination in professional responsibility;
- 1.5(d): a requirement that the member undertake educational or rehabilitative work at his or her own expense regarding one or more fields of substantive law or law office management;
- 1.5(f): any other duty or condition consistent with the purposes of imposing a sanction for professional misconduct as set forth in standard 1.3.

Pursuant to Standard 2.10 of the Standards for Attorney Sanctions for Professional Misconduct:

Culpability of a member of a violation of any of the Business and Profession Code not specified in these standards or of a wilful violation of any Rule of

Professional Conduct not specified in these standards shall result in reproval or suspension according to the gravity of the offense or the harm, if any, to the victim, with due regard to the purposes of imposing discipline set forth in standard 1.3.

Respondent violated Business and Professions Code section 6106.3 on multiple occasions. However, Respondent has no prior history of misconduct. Moreover, Respondent has established substantial mitigation. Even where Respondent established he performed substantial services for the complaining clients, he has provided evidence of full refunds, which reflects his level of remorse. The stipulated discipline of a one year stayed suspension is sufficient to advance the purposes of the imposition of attorney discipline in these matters.

FURTHER AGREEMENTS OF THE PARTIES

The factual statements contained in this Stipulation constitute admissions of fact and may not be withdrawn by either party, except with court approval.

COSTS

Respondent acknowledges that the Office of the Chief Trial Counsel has informed him that as of November 30, 2011, the estimated costs in this matter are \$5,473. 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.

In the Matter of: Armen Janian	Case number(s): 10-O-11007, 11-O-11995, 11-O-14653, 11-O-18086		

SIGNATURE OF THE PARTIES

By their signatures below,	, the parties and,thei	r co j unsel, as	s applicable,	signify their	agreement with	each of the
recitations and each of the	e terms and condition	ns bf this Sti	pulation Re F	acts, Conclu	usions of Law,	and Disposition.

Respondent's Signature	Armen Janian Print Name	
Respondent's Counsel Signature	Print Name	
Deputy Trial Counser's Signature	Erin McKeown Joyce Print Name	
	Respondent's Counsel Signature	Respondent's Signature Respondent's Counsel Signature Print Name Erin McKeown Joyce

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In the Ma Armen J		Case Number(s): 10-O-11007, 11-O-11995, 11-O-14653, 11-O-18086	
	STAYED SUSP	ENSION ORDER	
	e stipulation to be fair to the parties and that it a dismissal of counts/charges, if any, is GRANTE	dequately protects the public, IT IS ORDERED that the ED without prejudice, and:	
abla	The stipulated facts and disposition are API Supreme Court.	PROVED and the DISCIPLINE RECOMMENDED to the	
The stipulated facts and disposition are APPROVED AS MODIFIED as set forth below, and DISCIPLINE IS RECOMMENDED to the Supreme Court.			
	All Hearing dates are vacated.		
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within 15 d stipulation.	lays after service of this order, is granted; or 2) . (See rule 5.58(E) & (F), Rules of Procedure.) 1	ss: 1) a motion to withdraw or modify the stipulation, filed this court modifies or further modifies the approved The effective date of this disposition is the effective date after file date. (See rule 9.18(a), California Rules of	
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Data	ludaa	Af the State Par 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 December 13, 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:

ARMEN JANIAN 1156 NORTH BRAND BLVD GLENDALE CA 91202

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

ERIN JOYCE, Enforcement, Los Angeles

I hereby certify that the foregoing is true and correct. Executed in Los Angeles, California, on December 13, 2011.

Angela Carpenter Case Administrator State Bar Court