



1 The State Bar of California alleges:

2 JURISDICTION

3 1. Jacob Dong Chang (“Respondent”) was admitted to the practice of law in the State  
4 of California on December 12, 1994, was a member at all times pertinent to these charges, and is  
5 currently a member of the State Bar of California.

6 COUNT ONE

7 Case No. 14-O-04007  
8 Rules of Professional Conduct, rule 4-100(A)  
[Failure to Deposit Client Funds in Trust Account]

9 2. On or about May 1, 2009, Respondent received from Respondent’s client, Henry  
10 Kwok, a check to cover the filing fees associated with a prospective bankruptcy petition made  
11 payable to Respondent in the sum of \$500. Respondent failed to deposit \$500 in funds received  
12 from the client in a bank account labeled "Trust Account," "Client's Funds Account" or words of  
13 similar import, prior to distribution, in wilful violation Rules of Professional Conduct, rule 4-  
14 100(A).

15 COUNT TWO

16 Case No. 14-O-04007  
17 Rules of Professional Conduct, rule 3-700(D)(1)  
[Failure to Release File]

18 3. Respondent failed to release promptly, after termination of Respondent’s  
19 employment on or about July 1, 2009, to Respondent’s client, Henry Kwok, all of the client’s  
20 papers and property following the client’s request for the client’s file on September 11, 2012, in  
21 willful violation of Rules of Professional Conduct, rule 3-700(D)(1).

22 COUNT THREE

23 Case No. 14-O-04007  
24 Rules of Professional Conduct, rule 3-700(D)(2)  
[Failure to Refund Unearned Fees]

25 4. On or about May 1, 2009, Respondent received advanced fees and costs of \$1,500  
26 from a client, Henry Kwok, for the filing of a bankruptcy petition. Thereafter, on or about July 1,  
27 2009, the client advised Respondent that he did not wish to pursue the bankruptcy petition filing,  
28

1 and Respondent did not file the bankruptcy petition, nor perform any legal services for the client,  
2 and therefore earned none of the advanced fees paid. Respondent failed to refund promptly,  
3 upon Respondent's termination of employment on or about July 1, 2009, any part of the \$1,500  
4 fee to the client, in willful violation of Rules of Professional Conduct, rule 3-700(D)(2).

5 COUNT FOUR

6 Case No. 14-O-04007

7 Rules of Professional Conduct, rule 4-100(B)(4)  
8 [Failure to Pay Client Funds Promptly]

9 5. On or about May 1, 2009, Respondent received on behalf of Respondent's client,  
10 Henry Kwok, a total of \$1,500 in advanced fees and costs to cover the filing of a prospective  
11 bankruptcy petition. The client advised Respondent on or about July 1, 2009, that he did not wish  
12 to pursue the bankruptcy petition filing, and Respondent did not file the bankruptcy petition. To  
13 date, Respondent has failed to pay promptly, as requested by Respondent's client, any portion of  
14 the \$1,500 in Respondent's possession in willful violation of Rules of Professional Conduct, rule  
15 4-100(B)(4).

16 COUNT FIVE

17 Case No. 14-O-04007

18 Business and Professions Code, section 6068(i)  
19 [Failure to Cooperate in State Bar Investigation]

20 6. Respondent failed to cooperate and participate in a disciplinary investigation  
21 pending against Respondent by failing to provide a substantive response to the State Bar's letters  
22 of September 15, 2014, and October 17, 2014, which Respondent received, that requested  
23 Respondent's response to the allegations of misconduct being investigated in case no. 14-O-  
24 04007, in willful violation of Business and Professions Code, section 6068(i).

25 COUNT SIX

26 Case No. 14-O-04513

27 Rules of Professional Conduct, rule 4-100(A)  
28 [Failure to Deposit Client Funds in Trust Account]

7. On or about August 20, 2013, Respondent received on behalf of Respondent's  
client, Karen Wheeler, a settlement check from State Farm Insurance Co. made payable to

1 Respondent and Client in the sum of \$6,090.52. Respondent failed to deposit \$6,090.52 in  
2 funds received for the benefit of the client in a bank account labeled "Trust Account," "Client's  
3 Funds Account" or words of similar import, in wilful violation Rules of Professional Conduct,  
4 rule 4-100(A).

5 COUNT SEVEN

6 Case No. 14-O-04513

7 Rules of Professional Conduct, rule 3-510  
8 [Failure to Communicate a Settlement Offer]

8 8. On or about August 20, 2013, while Respondent was representing Respondent's  
9 client, Karen Wheeler, in a civil matter, specifically a claim for property damage to her residence  
10 attributable to a nearby fire, Respondent learned of a written offer of settlement made to the  
11 client in that civil matter, and Respondent did not communicate promptly to the client all terms  
12 and conditions of the offer, in willful violation of the Rules of Professional Conduct, rule 3-510.

13 COUNT EIGHT

14 Case No. 14-O-04513

15 Rules of Professional Conduct, rule 3-110(A)  
16 [Failure to Perform with Competence]

16 9. On or about July 3, 2013, Karen Wheeler employed Respondent to perform legal  
17 services, namely to pursue a property damage claim on her behalf, which Respondent  
18 intentionally, recklessly, or repeatedly failed to perform with competence, in willful violation of  
19 Rules of Professional Conduct, rule 3-110(A), by failing to advise the client of the settlement  
20 offer and accepting the settlement without the client's authority.

21 COUNT NINE

22 Case No. 14-O-04513

23 Business and Professions Code, section 6068(i)  
24 [Failure to Cooperate in State Bar Investigation]

24 10. Respondent failed to cooperate and participate in a disciplinary investigation  
25 pending against Respondent by failing to provide a substantive response to the State Bar's letters  
26 of October 23, 2014, and November 10, 2014, which Respondent received, that requested  
27  
28

1 Respondent's response to the allegations of misconduct being investigated in case no. 14-O-  
2 04513, in willful violation of Business and Professions Code, section 6068(i).

3 COUNT TEN

4 Case No. 14-O-04725  
5 Rules of Professional Conduct, rule 4-100(A)  
6 [Failure to Deposit Client Funds in Trust Account]

7 11. On or about November 25, 2013, Respondent received on behalf of Respondent's  
8 client, David Ferguson, a settlement check from Universal North America Insurance Co. made  
9 payable to Respondent and Client in the sum of \$983.47. Respondent failed to deposit \$983.47  
10 in funds received for the benefit of the client in a bank account labeled "Trust Account," "Client's  
11 Funds Account" or words of similar import, in wilful violation Rules of Professional Conduct,  
12 rule 4-100(A).

13 COUNT ELEVEN

14 Case No. 14-O-04725  
15 Rules of Professional Conduct, rule 3-510  
16 [Failure to Communicate a Settlement Offer]

17 12. On or about November 25, 2013, while Respondent was representing  
18 Respondent's client, David Ferguson, in a civil matter, specifically a claim for property damage  
19 to his residence occasioned by ash and smoke attributable to a nearby fire, Respondent learned of  
20 a written offer of settlement made to the client in that civil matter, and Respondent did not  
21 communicate promptly to the client all terms and conditions of the offer, in willful violation of  
22 the Rules of Professional Conduct, rule 3-510.

23 COUNT TWELVE

24 Case No. 14-O-04725  
25 Rules of Professional Conduct, rule 3-110(A)  
26 [Failure to Perform with Competence]

27 13. On or about July 16, 2013, David Ferguson employed Respondent to perform  
28 legal services, namely to pursue a property damage claim on her behalf, which Respondent  
intentionally, recklessly, or repeatedly failed to perform with competence, in willful violation of

1 Rules of Professional Conduct, rule 3-110(A), by failing to advise the client of the settlement  
2 offer and accepting the settlement without the client's authority.

3 COUNT THIRTEEN

4 Case No. 14-O-04725  
5 Rules of Professional Conduct, rule 4-100(B)(1)  
6 [Failure to Notify of Receipt of Client Funds]

7 14. On or about November 25, 2013, Respondent received on behalf of Respondent's  
8 client, David Ferguson, a settlement check from Universal North America Insurance Co. made  
9 payable to Respondent and Client in the sum of \$983.47. Respondent failed to notify the client  
10 of Respondent's receipt of funds on the client's behalf, in willful violation of Rules of  
11 Professional Conduct, rule 4-100(B)(1).

12 COUNT FOURTEEN

13 Case No. 14-O-04725  
14 Business and Professions Code, section 6068(i)  
15 [Failure to Cooperate in State Bar Investigation]

16 15. Respondent failed to cooperate and participate in a disciplinary investigation  
17 pending against Respondent by failing to provide a substantive response to the State Bar's letters  
18 of April 7, 2014, and April 25, 2014, which Respondent received, that requested Respondent's  
19 response to the allegations of misconduct being investigated in case no. 14-O-04725, in willful  
20 violation of Business and Professions Code, section 6068(i).

21 COUNT FIFTEEN

22 Case No. 14-O-04726  
23 Rules of Professional Conduct, rule 4-100(A)  
24 [Failure to Deposit Client Funds in Trust Account]

25 16. On or about November 8, 2013, Respondent received on behalf of Respondent's  
26 client, Darlene Miller, a settlement check from Pacific Specialty Insurance Co. made payable to  
27 Respondent and Client in the sum of \$11,190.68. Respondent failed to deposit \$11,190.68 in  
28 funds received for the benefit of the client in a bank account labeled "Trust Account," "Client's  
Funds Account" or words of similar import, in wilful violation Rules of Professional Conduct,  
rule 4-100(A).

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

COUNT SIXTEEN

Case No. 14-O-04726  
Rules of Professional Conduct, rule 3-510  
[Failure to Communicate a Settlement Offer]

17. On or about November 8, 2013, while Respondent was representing Respondent's client, Darlene Miller, in a civil matter, specifically a claim for property damage to her residence attributable to a nearby fire, Respondent learned of a written offer of settlement made to the client in that civil matter, and Respondent did not communicate promptly to the client all terms and conditions of the offer, in willful violation of the Rules of Professional Conduct, rule 3-510.

COUNT SEVENTEEN

Case No. 14-O-04726  
Rules of Professional Conduct, rule 3-110(A)  
[Failure to Perform with Competence]

18. On or about July 5, 2013, Darleen Miller employed Respondent to perform legal services, namely to pursue a property damage claim on her behalf, which Respondent intentionally, recklessly, or repeatedly failed to perform with competence, in willful violation of Rules of Professional Conduct, rule 3-110(A), by failing to advise the client of the settlement offer and accepting the settlement without the client's authority.

COUNT EIGHTEEN

Case No.14-O-04726  
Rules of Professional Conduct, rule 4-100(B)(1)  
[Failure to Notify of Receipt of Client Funds]

19. On or about November 8, 2013, Respondent received on behalf of Respondent's client, Darleen Miller, a settlement check from Pacific Specialty Insurance Co. made payable to Respondent and Client in the sum of \$11,190.68. Respondent failed to notify the client of Respondent's receipt of funds on the client's behalf, in willful violation of Rules of Professional Conduct, rule 4-100(B)(1).

///  
///  
///

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

COUNT NINETEEN

Case No. 14-O-04726

Business and Professions Code, section 6068(i)  
[Failure to Cooperate in State Bar Investigation]

20. Respondent failed to cooperate and participate in a disciplinary investigation pending against Respondent by failing to provide a substantive response to the State Bar's letters of April 7, 2014, and April 25, 2014, which Respondent received, that requested Respondent's response to the allegations of misconduct being investigated in case no. 14-O-04726, in willful violation of Business and Professions Code, section 6068(i).

COUNT TWENTY

Case No. 14-O-04727

Rules of Professional Conduct, rule 4-100(A)  
[Failure to Deposit Client Funds in Trust Account]

21. On or about August 15, 2013, Respondent received on behalf of Respondent's client, Auderella Hawkins, a settlement check from Interinsurance Exchange of the Automobile Club. made payable to Respondent and Client in the sum of \$1,370.79. Respondent failed to deposit \$1,370.79 in funds received for the benefit of the client in a bank account labeled "Trust Account," "Client's Funds Account" or words of similar import, in wilful violation Rules of Professional Conduct, rule 4-100(A).

COUNT TWENTY-ONE

Case No. 14-O-04727

Rules of Professional Conduct, rule 3-510  
[Failure to Communicate a Settlement Offer]

22. On or about August 15, 2013, while Respondent was representing Respondent's client, Auderella Hawkins, in a civil matter, specifically a claim for property damage to her residence occasioned by ash and smoke attributable to a nearby fire, Respondent learned of a written offer of settlement made to the client in that civil matter, and Respondent did not communicate promptly to the client all terms and conditions of the offer, in willful violation of the Rules of Professional Conduct, rule 3-510.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

COUNT TWENTY-TWO

Case No. 14-O-04727  
Rules of Professional Conduct, rule 3-110(A)  
[Failure to Perform with Competence]

23. On or about July 9, 2013, Auderella Hawkins employed Respondent to perform legal services, namely to pursue a property damage claim on her behalf, which Respondent intentionally, recklessly, or repeatedly failed to perform with competence, in willful violation of Rules of Professional Conduct, rule 3-110(A), by failing to advise the client of the settlement offer and accepting the settlement without the client's authority.

COUNT TWENTY-THREE

Case No. 14-O-04727  
Business and Professions Code, section 6068(i)  
[Failure to Cooperate in State Bar Investigation]

24. Respondent failed to cooperate and participate in a disciplinary investigation pending against Respondent by failing to provide a substantive response to the State Bar's letters of April 7, 2014, and April 25, 2014, which Respondent received, that requested Respondent's response to the allegations of misconduct being investigated in case no. 14-O-04727, in willful violation of Business and Professions Code, section 6068(i).

NOTICE - INACTIVE ENROLLMENT!

**YOU ARE HEREBY FURTHER NOTIFIED THAT IF THE STATE BAR COURT FINDS, PURSUANT TO BUSINESS AND PROFESSIONS CODE SECTION 6007(c), THAT YOUR CONDUCT POSES A SUBSTANTIAL THREAT OF HARM TO THE INTERESTS OF YOUR CLIENTS OR TO THE PUBLIC, YOU MAY BE INVOLUNTARILY ENROLLED AS AN INACTIVE MEMBER OF THE STATE BAR. YOUR INACTIVE ENROLLMENT WOULD BE IN ADDITION TO ANY DISCIPLINE RECOMMENDED BY THE COURT.**

///  
///  
///

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

**NOTICE - COST ASSESSMENT!**

**IN THE EVENT THESE PROCEDURES RESULT IN PUBLIC DISCIPLINE, YOU MAY BE SUBJECT TO THE PAYMENT OF COSTS INCURRED BY THE STATE BAR IN THE INVESTIGATION, HEARING AND REVIEW OF THIS MATTER PURSUANT TO BUSINESS AND PROFESSIONS CODE SECTION 6086.10.**

Respectfully submitted,

THE STATE BAR OF CALIFORNIA  
OFFICE OF THE CHIEF TRIAL COUNSEL

DATED: March 24 '15

By: Hugh G. Radigan  
Hugh G. Radigan  
Deputy Trial Counsel

DECLARATION OF SERVICE

by
U.S. FIRST-CLASS MAIL / U.S. CERTIFIED MAIL / OVERNIGHT DELIVERY / FACSIMILE-ELECTRONIC TRANSMISSION

CASE NUMBER(s): 14-O-04077, 14-O-04513, 14-O-04725, 14-O-04726 and 14-O-04727

I, the undersigned, am over the age of eighteen (18) years and not a party to the within action, whose business address and place of employment is the State Bar of California, 845 South Figueroa Street, Los Angeles, CA 90017-2515, declare that:

- on the date shown below, I caused to be served a true copy of the within document described as follows:

NOTICE OF DISCIPLINARY CHARGES

[ ] By U.S. First-Class Mail: (CCP §§ 1013 and 1013(a))
- in accordance with the practice of the State Bar of California for collection and processing of mail, I deposited or placed for collection and mailing in the City and County of Los Angeles.

[X] By U.S. Certified Mail: (CCP §§ 1013 and 1013(a))
- in accordance with the practice of the State Bar of California for collection and processing of mail, I deposited or placed for collection and mailing in the City and County of Los Angeles.

[ ] By Overnight Delivery: (CCP §§ 1013(c) and 1013(d))
- I am readily familiar with the State Bar of California's practice for collection and processing of correspondence for overnight delivery by the United Parcel Service ('UPS').

[ ] By Fax Transmission: (CCP §§ 1013(e) and 1013(f))
Based on agreement of the parties to accept service by fax transmission, I faxed the documents to the persons at the fax numbers listed herein below. No error was reported by the fax machine that I used. The original record of the fax transmission is retained on file and available upon request.

[ ] By Electronic Service: (CCP § 1010.6)
Based on a court order or an agreement of the parties to accept service by electronic transmission, I caused the documents to be sent to the person(s) at the electronic addresses listed herein below. I did not receive, within a reasonable time after the transmission, any electronic message or other indication that the transmission was unsuccessful.

[ ] (for U.S. First-Class Mail) in a sealed envelope placed for collection and mailing at Los Angeles, addressed to: (see below)

[X] (for Certified Mail) in a sealed envelope placed for collection and mailing as certified mail, return receipt requested,
Article No.: 9414726699042010084129 at Los Angeles, addressed to: (see below)

[ ] (for Overnight Delivery) together with a copy of this declaration, in an envelope, or package designated by UPS,
Tracking No.: addressed to: (see below)

Table with 4 columns: Person Served, Business-Residential Address, Fax Number, Courtesy Copy to. Row 1: Jacob D. Chang, 312 N Avon St Burbank, CA 91505, Electronic Address.

[ ] via inter-office mail regularly processed and maintained by the State Bar of California addressed to:

N/A

I am readily familiar with the State Bar of California's practice for collection and processing of correspondence for mailing with the United States Postal Service, and overnight delivery by the United Parcel Service ('UPS'). In the ordinary course of the State Bar of California's practice, correspondence collected and processed by the State Bar of California would be deposited with the United States Postal Service that same day, and for overnight delivery, deposited with delivery fees paid or provided for, with UPS that same day.

I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date on the envelope or package is more than one day after date of deposit for mailing contained in the affidavit.

I declare under penalty of perjury, under the laws of the State of California, that the foregoing is true and correct. Executed at Los Angeles, California, on the date shown below.

DATED: March 26, 2015

SIGNED: [Signature]
JULI FINNILA
Declarant