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**FILED**

**JUL 22 2015**

**STATE BAR COURT  
CLERK'S OFFICE  
LOS ANGELES**

7 STATE BAR COURT  
8 HEARING DEPARTMENT – LOS ANGELES  
9

10 In the Matter of:

) Case Nos. 14-O-05337, 14-O-05952, 14-O-  
) 06019, 14-O-06064, & 14-O-06461  
) 12-O-18114

11 JOHN M. RIBARICH,  
12 No. 183883

)  
) JOHN M. RIBARICH'S RESPONSE TO  
) NOTICE OF DISCIPLINARY CHARGES

13 A Member of the State Bar.  
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16 JOHN M. RIBARICH, ("Ribarich") the above-named Respondent, responds to the  
17 Notice of Disciplinary Charges ("NDC") as follows:

18 JURISDICTION

- 19 1. Ribarich admits the allegations of paragraph one and the jurisdiction of the State Bar  
20 over him.

21 COUNT ONE

22 Case No. 14-O-05337

- 23 2. As to paragraph two, Ribarich denies each and every allegation as they apply to him  
24 individually, on the grounds that starting in January 2013, Ribarich stopped  
25 accepting mortgage loan modification cases entirely and discharged most of his  
26 firm's staff who worked on that type of case. Further, Ribarich denies that he violated  
27 Civil Code section 2944.7 and Business and Professions Code section 6106.3.  
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- 1 3. Ribarich is informed and believes that one of his former staff members continued to  
2 accept such cases under Ribarich's name without the knowledge and consent of  
3 Ribarich, at an office that was at a different location from Ribarich's office.

4 COUNT TWO

5 Case No. 14-O-05952

- 6 4. As to paragraph three, Ribarich denies each and every allegation as they apply to him  
7 individually, on the grounds that starting in January 2013, Ribarich stopped  
8 accepting mortgage loan modification cases entirely and discharged most of his  
9 firm's staff who worked on that type of case. Further, Ribarich denies that he violated  
10 Civil Code section 2944.7 and Business and Professions Code section 6106.3.

- 11 5. Ribarich is informed and believes that one of his former staff members continued to  
12 accept such cases under Ribarich's name without the knowledge and consent of  
13 Ribarich, at an office that was at a different location from Ribarich's office.

14 COUNT THREE

15 Case No. 14-O-06019

- 16 6 As to paragraph four, Ribarich denies each and every allegation as they apply to him  
17 individually, on the grounds that starting in January 2013, Ribarich stopped  
18 accepting mortgage loan modification cases entirely and discharged most of his  
19 firm's staff who worked on that type of case. Further, Ribarich denies that he violated  
20 Civil Code section 2944.7 and Business and Professions Code section 6106.3.

- 21 7 Ribarich is informed and believes that one of his former staff members continued to  
22 accept such cases under Ribarich's name without the knowledge and consent of  
23 Ribarich, at an office that was at a different location from Ribarich's office.

24 COUNT FOUR

25 Case No. 14-O-06019

- 26  
27 8. As to paragraph five, Ribarich denies that he made false statements to the State Bar in  
28 his letter of February 18, 2015. The statements as alleged in the NDC are not false. Ribarich

1 denies that he should have known they were false, when in fact the statements were and are true.

2 Ribarich denies committing any act of moral turpitude or dishonesty

3 COUNT FIVE

4 Case No. 14-O-06064

5 9. As to paragraph six, Ribarich denies each and every allegation as they apply to him  
6 individually, on the grounds that starting in January 2013, Ribarich stopped  
7 accepting mortgage loan modification cases entirely and discharged most of his  
8 firm's staff who worked on that type of case. Further, Ribarich denies that he violated  
9 Civil Code section 2944.7 and Business and Professions Code section 6106.3.

10 10. Ribarich is informed and believes that one of his former staff members continued to  
11 accept such cases under Ribarich's name without the knowledge and consent of  
12 Ribarich, at an office that was at a different location from Ribarich's office.

13 COUNT SIX

14 Case No. 14-O-06461

15 11. As to paragraph seven, Ribarich denies each and every allegation as they apply to him  
16 individually, on the grounds that starting in January 2013, Ribarich stopped  
17 accepting mortgage loan modification cases entirely and discharged most of his  
18 firm's staff who worked on that type of case. Further, Ribarich denies that he violated  
19 Civil Code section 2944.7 and Business and Professions Code section 6106.3.

20 12. Ribarich is informed and believes that one of his former staff members continued to  
21 accept such cases under Ribarich's name without the knowledge and consent of  
22 Ribarich, at an office that was at a different location from Ribarich's office.

23 COUNT SEVEN

24 Case No. 14-O-06461

25 13. As to paragraph eight, Ribarich denies each and every allegation as they apply to him  
26 individually, on the grounds that starting in January 2013, Ribarich stopped  
27 accepting mortgage loan modification cases entirely and discharged most of his  
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firm's staff who worked on that type of case. Further, Ribarich denies that he violated Civil Code section 2944.7 and Business and Professions Code section 6106.3.

14. Ribarich is informed and believes that one of his former staff members continued to accept such cases under Ribarich's name without the knowledge and consent of Ribarich, at an office that was at a different location from Ribarich's office.

COUNT EIGHT

- 1. As to paragraph nine, Ribarich denies each and every allegation as they apply to him individually, on the grounds that starting in January 2013, Ribarich stopped accepting mortgage loan modification cases entirely and discharged most of his firm's staff who worked on that type of case.
- 2. Ribarich has no knowledge of and did not open JP Morgan Chase, account number xxxxx2437. Moreover, Ribarich did not issue check no. 643 in the amount of \$2,895.00.

PRAYER

Ribarich requests that this Notice of Disciplinary Charges be dismissed as to him.

DATED: 7-20, 2015

  
 \_\_\_\_\_  
 Kenneth C. Kocourek, Attorney for  
 Respondent, John M. Ribarich

## PROOF OF SERVICE

I am over the age of 18 years and not a party to the within proceeding. On July 20, 2015, I caused a copy of the JOHN M. RIBARCH'S RESPONSE TO NOTICE OF DISCIPLINARY CHARGES CASE NO. 14-O-05337, ET AL.

to be placed in an envelope sealed with the appropriate postage affixed thereon and deposited in a United States Postal Facility addressed as follows:

ROSS VISELMAN, ESQ., ESQ.  
OFFICE OF TRIAL COUNSEL  
STATE BAR OF CALIFORNIA  
845 South Figueroa Street  
Los Angeles, CA 90017-2515

I declare under penalty of perjury, under the laws of the State of California, that the foregoing is true and correct.

Executed on July 20, 2015, at Riverside, California.



Kenneth C. Kocourek

Declarant