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NOTICE OF DISBARMENT AND RESTITUTION
(By Consent)

Case No. 20-38-GA

Notice Issued: September 24, 2020

John P. Lozano, P 52862, Saginaw, Michigan, by the Attorney Discipline Board Tri-Valley Hearing Panel #3.

Disbarment, Effective September 16, 2020

The respondent and the Grievance Administrator filed a Stipulation for Consent Order of Discipline, in accordance with MCR 9.115(F)(5), which was approved by the Attorney Grievance Commission and accepted by the hearing panel. The stipulation contained respondent's admissions that he committed professional misconduct when he, in two separate unrelated matters, converted client funds being held in his IOLTA for his own use; made misrepresentations to one client about the status of her funds; and failed to respond to three requests for investigation.

Based upon respondent's admissions and the stipulation of the parties, the panel found that respondent failed to promptly pay or deliver funds that the client or third person is entitled to receive, in violation of MRPC 1.15(b)(3); knowingly disobeyed an obligation under the rules of a tribunal, in violation of MRPC 3.4(c); engaged in conduct involving dishonesty, fraud, deceit, misrepresentation, or violation of the criminal law, where such conduct reflects adversely on the lawyer's honesty, trustworthiness, or fitness as a lawyer, in violation of MRPC 8.4(b); and, failed to answer three requests for investigation, in violation of MCR 9.104(7), MCR 9.113(A) and (B)(2). Respondent was also found to have violated MRPC 8.4(c) and MCR 9.104(1)-(3).

In accordance with the stipulation of the parties, the hearing panel ordered that respondent be disbarred from the practice of law in Michigan and pay restitution totaling \$40,110.84. Costs were assessed in the amount of \$882.70.

/s/ Mark A. Armitage
Executive Director