

NOTICE OF REPRIMAND
(By Consent)

ADB 137-88

Anthony J. Spada, P-20807, Grosse Pointe Park, Michigan, by
Attorney Discipline Board Wayne County Hearing Panel #3.

- 1) Reprimand;
- 2) Effective February 24, 1989.

The hearing panel accepted a stipulation for consent discipline filed in accordance with MCR 9.115(F)(5) in which the Respondent offered his plea of nolo contendere to certain charges contained in the Formal Complaint. Respondent borrowed approximately \$2000 from an individual to purchase an automobile. The creditor permitted Respondent to purchase the automobile in the name of the creditor's business. The automobile was later damaged beyond repair as a result of an accident. Respondent failed to advise his creditor of the damage to the automobile or his claim to the insurance carrier; delivered to the insurance carrier a Power of Attorney as agent for his creditor's business, without authorization; affixed the purported endorsement of the business to the insurance check; failed to advise his creditor that the check had been received; and failed to advise his creditor the he had endorsed the check. Respondent's conduct was found to be in violation of MCR 9.104(2-4) and Canon 1 of the Code of Professional Responsibility, DR 1-102(A)(5,6). Costs were assessed in the amount of \$181.73.