FILED
Sep 24, 2026
Disciplinary
Board
Docket # 002

DISCIPLINARY BOARD
WASHINGTON STATE BAR ASSOCIATION

In re	Proceeding No. 26#00049
SUSAN J HOLM,	ODC File No. 25-00311
Lawyer (Bar No. 24834).	STIPULATION TO 90-DAY SUSPENSION

Under Rule 9.1 of the Washington Supreme Court's Rules for Enforcement of Lawyer Conduct (ELC), the following Stipulation to 90-Day Suspension is entered into by the Office of Disciplinary Counsel (ODC) of the Washington State Bar Association (Association) through disciplinary counsel Thea Jennings, Respondent's Counsel Elena Luisa Garella and Respondent lawyer Susan J Holm.

Respondent understands that Respondent is entitled under the ELC to a hearing, to present exhibits and witnesses on Respondent's behalf, and to have a hearing officer determine the facts, misconduct and sanction in this case. Respondent further understands that Respondent is entitled under the ELC to appeal the outcome of a hearing to the Disciplinary Board, and, in certain cases, the Washington Supreme Court. Respondent further understands that a hearing and appeal could result in an outcome more favorable or less favorable to them. Respondent chooses to resolve this proceeding now by entering into the following stipulation to facts, misconduct and sanction

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to avoid the risk, time, and expense attendant to further proceedings.

I. ADMISSION TO PRACTICE

1. Respondent was admitted to practice law in the State of Washington on June 20, 1995.

II. STIPULATED FACTS

2. Respondent is a sole practitioner primarily focused primarily on workers' compensation and Social Security cases.

3. Respondent represents clients on a contingency fee basis.

4. Respondent maintains an Interest on Lawyer's Trust Account (trust account), account number ending in **2531, at Umpqua Bank for the deposit and holding of client funds.

5. Respondent maintains a general operating account (operating account) at Umpqua bank, account number ending in **2874.

6. Respondent maintains a firm savings account (savings account) at Umpqua Bank, account number ending in **4071.

7. At all times relevant to this matter, Respondent was the only authorized signer on the trust account.

8. At all times relevant to this matter, Respondent made and/or authorized all transfers from the trust account.

9. At all times relevant to this matter, Respondent maintained sole responsibility for Respondent's trust account data entry and recordkeeping.

A. Process for Receipt and Disbursal of Workers' Compensation Payments

10. For workers' compensation clients who prevail on their claims, Respondent receives on their behalf monthly or twice monthly payments in trust, usually from the Washington State Department of Labor and Industries (L&I).

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11. Respondent receives L&I payments by electronic deposit directly into Respondent's trust account on a predictable schedule and in generally predictable amounts.

12. Respondent also deposits in trust periodic payments from self-insured employers and the occasional lump sum settlement.

13. As a general practice, Respondent disburses funds to which the client is entitled within a day or two of receipt of the funds from L&I or the self-insured employer, less Respondent's fee if applicable.

14. Respondent's legal fee is a set percentage of each periodic payment or lump sum settlement received on behalf of a client.

15. If a client was already receiving periodic payments at the time of Respondent's hiring, Respondent generally deducts a $50 administrative fee from each periodic payment until the representative matter concludes, at which point Respondent would be entitled to Respondent's contingency fee if applicable.

B. Trust Account Records

16. During the period of December 1, 2024, through June 30, 2025 (audit period), Respondent did not maintain a complete and/or accurate check register.

17. Respondent maintained an Excel check register on which Respondent recorded trust activity. The check register for the audit period was inaccurate and incomplete. The entries did not always include the client matter for which the funds were received or disbursed or the named payor or payee. The entries did not include check numbers for disbursements by check or the new trust account balance after each individual transaction.

18. During the audit period, Respondent did not maintain complete and/or accurate individual client ledgers.

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19. In lieu of client ledgers, Respondent maintained individual spreadsheets for each client based on the entries on the Excel check register. Respondent used a four-letter designation to identify each client on the check register. The designation included the first three letters of the last name and the first initial of each client's first name, e.g., for client John Doe, the designation would be "DoeJ." Respondent relied on the Excel check register to sort individual client matters and transactions based on the four-letter designations. The client spreadsheets did not always include the purpose for which the funds were received or disbursed or the payor or payee. The entries did not include check numbers for disbursements by check or the new client trust account balance after each individual transaction.

20. During the audit period, Respondent did not reconcile the trust account check register to the bank statements (bank statement reconciliation).

21. During the audit period, Respondent did not reconcile the trust account check register to the sum of the client ledgers (client ledger reconciliation).

22. Because Respondent did not have a complete check register or complete client ledgers, ODC reconstructed Respondent's trust account check register and client ledgers to the extent possible.

C. <u>Irregularities in Issuing Settlement Statements</u>

23. During the audit period, Respondent had trust account activity on behalf of 14 clients.

24. Until approximately December 2024, following receipt of funds in trust on behalf of a client, it was Respondent's practice to prepare and transmit a statement labeled a "settlement breakdown" for the client's signature. Settlement breakdowns typically detailed the amount of funds received on the client's behalf, the legal fee to which Respondent was entitled, any other deductions, and the amount to which the client was entitled following those deductions.

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25. Beginning in December 2024, Respondent began inconsistently issuing settlement breakdowns on behalf of clients.

26. During the audit period, Respondent did not prepare any settlement breakdowns for funds received on behalf of clients D.C., O.L., or T.T.

D. Irregularities in Individual Client Trust Account Transactions

27. As detailed below, during the audit period, Respondent had several irregular trust account transactions that led in one instance to a failure to disburse funds to which a client was entitled and in at least four other instances to negative client ledger balances for four clients in trust.

December 20, 2024 Trust Account Activity for Clients K.H., O.L., and T.H.

28. On December 20, 2024, Respondent confused clients K.H., O.L., and T.H. in making disbursements from trust.

29. During the audit period, on behalf of client K.H., Respondent received L&I time loss payments in the amount of $4,159.82 twice per month. After deduction of Respondent's 15% contingent fee of $623.97, K.H. was entitled to $3,535.85 from each payment held in trust.

30. During the audit period, on behalf of client T.H., Respondent received in trust monthly L&I payments in the amount of $4,035.59. After deduction of Respondent's 15% contingent fee of $605.34, T.H. was entitled to $3,430.25 from each payment held in trust.

31. During the audit period, on behalf of client O.L., Respondent received periodic payments by check from O.L.'s self-insured employer while O.L.'s case was still pending. Respondent was entitled to a $50 administrative fee from those payments.

32. Sometime before December 20, 2024, Respondent received a periodic payment by check dated December 13, 2024, from O.L.'s self-insured employer in the amount of $4,159.82,

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which coincidentally matched K.H.'s periodic payment amount. After deducting Respondent's $50 administrative fee, O.L. was entitled to $4,109.82 from that payment.

33. Respondent did not deposit O.L.'s check in trust until December 27, 2024.

34. Meanwhile, on December 20, 2024, Respondent received an electronic L&I payment in trust for client K.H. in the amount of $4,159.82.

35. Respondent did not disburse to K.H. the $3,535.85 to which K.H. was entitled.

36. Instead, on December 20, 2024, Respondent disbursed $3,430.25 to T.H., even though Respondent had already received and disbursed an L&I payment on T.H.'s behalf for the month of December.

37. Also, on December 20, 2024, Respondent disbursed $4,109.82 to client O.L., even though Respondent had not yet deposited O.L.'s check.

38. At the time of the disbursements to T.H. and O.L., Respondent did not have corresponding funds on deposit in trust for T.H. and O.L.

39. Respondent's four-letter client designations very nearly matched for clients K.H. and T.H. Consequently, Respondent confused clients K.H. and T.H. on at least two occasions during the audit period: once in making the December 20, 2024 disbursement from trust to T.H. and another time in attributing a March 15, 2025, transaction on the Excel check register.

40. In making the December 20, 2024 disbursements, Respondent confused client K.H. with O.L. due to their identical periodic payments.

41. In making the December 20, 2024 disbursements to T.H. and O.L., because T.H. and O.L. did not have corresponding funds on deposit, Respondent used the funds of K.H. and other clients.

42. On December 27, 2024, Respondent deposited in trust O.L.'s check dated December

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13, 2024, in the amount of $4,159.82, replenishing the trust funds mistakenly disbursed to client O.L.

43. At the end of the audit period, K.H. was still entitled to $3,535.85, representing K.H.'s portion of the December 20, 2024 L&I time loss payment.

January 2025 Trust Account Activity for Client M.W.

44. During the audit period, Respondent represented client M.W. on an active workers' compensation case.

45. During the audit period, Respondent received L&I time loss payments in trust on M.W.'s behalf every fourteen days, in the amount of $3,070.90.

46. During the audit period, Respondent disbursed $2,964.02 to M.W. from each payment received in trust.

47. On January 17, 2025, Respondent received an electronic L&I payment on M.W.'s behalf in trust in the amount of $3,070.90.

48. Respondent disbursed $2,964.02 to M.W. by electronic transfer that same day.

49. However, also on that same day, Respondent submitted an ACH reversal request form to Umpqua Bank to reverse the electronic transfer from trust to M.W. because M.W. requested the funds by check instead.

50. Then, on January 17, 2025, Respondent issued a cashier's check from trust to M.W. in the amount of $2,964.02.

51. On January 23, 2025, Umpqua bank processed the ACH reversal request, reimbursing the trust account $2,964.02.

52. However, also on January 23, 2025, $2,964.02 was mistakenly disbursed from trust on M.W.'s behalf, leaving M.W.'s client ledger balance negative by at least that amount.

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Trust Account Overdraft

53. On December 12, 2024, Respondent was hired to represent client T.T. in a worker's compensation case with a self-insured employer.

54. At the time Respondent was hired, T.T. was receiving periodic payments in the amount of $1,341.94 from the self-insured employer for time loss benefits.

55. On January 10, 2025, Respondent deposited Check Nos. 389 and 442 from the employer in trust on behalf of client T.T., each in the amount of $1,341.94.

56. On that same day, Respondent made an electronic disbursement to T.T. in the amount of $1,291.94, which represented the funds to which T.T. was entitled for one of the checks less Respondent's $50 administrative fee.

57. On January 13, 2025, Respondent made another electronic disbursement to T.T. in the amount of $1,341.94.

58. On January 14, 2025, a stop payment was issued by Umpqua Bank for Check No. 389 because the check had not been endorsed, leaving a negative client ledger balance in trust for T.T. in the amount of $1,291.94.

59. On January 28, 2025, Respondent deposited Check Nos. 973 and 992 on behalf of client T.T., each in the amount of $1,341.94.

60. Respondent disbursed those funds to client T.T. by electronic transfer in the amount of $2,683.88 the following day.

61. However, on January 31, 2025, two more stop payments were issued, this time by T.T.'s employer.

62. Respondent knew of these two stop payments by at least February 4, 2025, when Respondent corresponded with the lawyer for the self-insured employer regarding the stopped

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checks.

63. Following the stop payments, on January 31, 2025, T.T. had a combined negative client ledger balance in trust in the amount of at least <$3,975.82>.

64. On January 31, 2025, T.H. had a combined negative client ledger balance in trust in the amount of at least <$2,219.57>.

65. On January 31, 2025, M.W. had a combined negative client ledger balance in trust in the amount of at least <$2,429.62>.

66. On January 31, 2025, Respondent made an electronic transfer of $3,535.85 to client K.H., representing K.H.'s portion of an L&I payment received that same day.

67. On January 31, 2025, Respondent had insufficient funds in trust to pay K.H., resulting in the overdraft.

68. On February 25, 2025, ODC received a notice of insufficient funds from Umpqua Bank stating that Respondent's trust account had been overdrawn by $1,047.05 on or around January 31.

69. The overdraft occurred because Respondent did not have sufficient funds in trust to cover the payment to K.H. on January 31, 2025. Respondent did not have sufficient funds in trust because of the improper disbursements to clients T.H. on December 20, 2024, and to M.W. on January 23, 2025, and because of trust account transactions relating to client T.T. during the month of January 2025 as described above.

E. <u>Irregularities in Disbursement of Legal Fees and Commingling of Lawyer Funds in Trust</u>

70. Respondent's practice for disbursing Respondent's earned legal fees from trust was that, following the deposit of funds in trust for a client, Respondent would not immediately disburse Respondent's earned legal fees for that client from trust. Instead, Respondent would

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leave the earned legal fees in trust until such time as the earned fees of all clients accumulated into a larger amount. Respondent would then periodically disburse funds in round amounts from the trust account to the operating account, representing Respondent's earned legal fees.

71. Because Respondent did not immediately disburse earned fees to the operating account, Respondent often commingled Respondent's own funds with client funds held in trust.

72. With each disbursement of "earned fees" from trust to the operating account, Respondent did not document the client matters to which those disbursements were attributable.

73. With each disbursement from trust to the operating account, Respondent did not independently verify Respondent's entitlement to those funds.

74. On at least one occasion, for a December 30, 2024 withdrawal of $5,000, Respondent took more than Respondent was entitled to as earned fees due to Respondent's poor recordkeeping and failure to attribute earned fees to individual clients.

75. On other occasions, Respondent took less than the amount of Respondent's accumulated earned fees in trust.

76. When making disbursements of legal fees, Respondent believed the funds to be earned because all client money that was due had been paid out at the time Respondent disbursed the funds to the operating account.

77. However, as described above, after December 20, 2024 and throughout the audit period, as a result of the transactions above, Respondent had shortages in the trust account for certain clients.

78. Respondent also deposited Respondent's own funds in trust twice during the audit period.

79. On January 17, 2025, Respondent deposited $1,000 of Respondent's own funds in the

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trust account from the firm savings account to act as a buffer following the first stop payment issued for T.T.

80. Then, following the overdraft, on February 3, 2025, Respondent deposited $8,363 of Respondent's own funds in the trust account from the operating account.

81. Thereafter, believing the overdraft issues to be resolved, on February 20, 2025, Respondent disbursed $8,000 to the operating account from trust.

82. Two days later, on February 27, 2025, Respondent disbursed $2,000 from trust to the operating account as earned fees, bringing Respondent's trust account balance to $407.75.

83. At the time Respondent made the February 2025 disbursements to the operating account, Respondent had not disbursed the trust funds owing to client K.H. and had not yet resolved the shortages in trust for clients T.T., T.H., and M.W.

84. Thereafter, between February 28, 2025, and June 30, 2025, Respondent made seven disbursements to Respondent's operating account in round amounts ranging between $1,000 and $2,500, continuing the same pattern of disbursing funds as earned fees without resolving (a) the issue of disbursing trust funds owed to K.H. and (b) the shortages in trust for clients T.T., T.H.,[1] and M.W.

85. For example, on June 30, 2025, Respondent made a payment to the operating account in the amount of $2,500.

86. Following this disbursement on June 30, 2025, Respondent's trust account balance was $431.67.

87. However, as of June 30, 2025, Respondent still owed client K.H. $3,535.85 in trust

[1] By May 15, 2025, Respondent's earned fees for client T.H. totaled more than the improper disbursement made to client T.H. on December 20, 2024. For purposes of this Stipulation, ODC considered T.H.'s negative client ledger balance resolved as of that date for that reason.

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funds.

88. As of June 30, 2025, T.T. had a combined negative client ledger balance in trust in the amount of at least <$1,291.94>.

89. As of June 30, 2025, M.W. had a combined negative client ledger balance in trust in the amount of at least <$1,360.82>.

III. STIPULATION TO MISCONDUCT

90. By using funds belonging to K.H. to cover transfers to other clients, Respondent violated RPC 1.15A(h)(8).

91. By collecting more fees from trust than Respondent was entitled to on at least one occasion, Respondent violated RPC 1.15A(b) and RPC 1.15A(c)(1).

92. By failing to pay K.H. the funds to which K.H. was entitled during the audit period, Respondent violated RPC 1.15A(f).

93. By disbursing funds from Respondent's trust account to client O.L. before Respondent deposited the corresponding check in trust and/or by disbursing funds in excess of the funds clients T.H., O.L., and M.W. had on deposit in Respondent's trust account, Respondent violated RPC 1.15A(h)(7) and RPC 1.15A(h)(8).

94. By commingling Respondent's earned legal fees with client funds in Respondent's trust account, Respondent violated RPC 1.15A(c)(1) and RPC 1.15A(h)(1).

95. By failing to maintain a complete and accurate check register for Respondent's trust account, Respondent violated RPC 1.15B(a)(1).

96. By failing to maintain complete and accurate client ledgers, Respondent violated RPC 1.15B(a)(2).

97. By failing to properly reconcile the check register to the bank statements and by failing

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to properly reconcile the check register to the combined total of all client ledgers, Respondent violated RPC 1.15A(h)(6).

98. By failing to issue any settlement breakdowns for clients D.C., O.L., and T.T. during the audit period, Respondent violated RPC 1.15A(e).

IV. PRIOR DISCIPLINE

99. Respondent has no prior discipline.

V. APPLICATION OF ABA STANDARDS

100. The following American Bar Association Standards for Imposing Lawyer Sanctions (1991 ed. & Feb. 1992 Supp.) apply to this case:

> ***4.1 Failure to Preserve the Client's Property***
>
> 4.11 Disbarment is generally appropriate when a lawyer knowingly converts client property and causes injury or potential injury to a client.
>
> 4.12 Suspension is generally appropriate when a lawyer knows or should know that he is dealing improperly with client property and causes injury or potential injury to a client.
>
> 4.13 Reprimand is generally appropriate when a lawyer is negligent in dealing with client property and causes injury or potential injury to a client.
>
> 4.14 Admonition is generally appropriate when a lawyer is negligent in dealing with client property and causes little or no actual or potential injury to a client.

101. Respondent knew or should have known that Respondent was mishandling client funds, inappropriately commingling Respondent's own funds in trust, disbursing funds to Respondent's operating account without verifying entitlement, and failing to keep complete and accurate trust account records.

102. In doing so, Respondent caused actual injury to client K.H. who never received the trust funds to which K.H. was entitled. Respondent caused potential injury to Respondent's other clients whose funds were not appropriately safeguarded and accounted for.

103. The presumption sanction for this misconduct under ABA Standard 4.12 is

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suspension.

104. The following aggravating factors apply under ABA Standard 9.22:

(c) a pattern of misconduct;
(d) multiple offenses; and
(i) substantial experience in the practice of law (licensed in Washington since 1995).

105. The following mitigating factors apply under ABA Standard 9.32:

(a) absence of a prior disciplinary record; and
(b) absence of a dishonest or selfish motive.

106. It is an additional mitigating factor that Respondent has agreed to resolve this matter at an early stage of the proceedings.

107. On balance the aggravating and mitigating factors do not require a departure from the presumptive sanction.

VI. STIPULATED DISCIPLINE

108. The parties stipulate that Respondent shall receive a 90-day suspension for Respondent's conduct.

109. As a condition of reinstatement from suspension, Respondent must complete the following steps to disburse any funds that are owed to clients or third parties and to receive additional education on how to handle client funds in compliance with RPC 1.15A and RPC 1.15B of the Washington Supreme Court's Rules of Professional Conduct:

a) Respondent must provide proof of having deposited Respondent's own funds to the trust account to cure any outstanding shortages for clients T.T. and M.W.

b) For the time frame of July 1, 2025, up through the date of submission to ODC for consideration of reinstatement, Respondent must provide to ODC, for each trust account open during any portion of that time frame, copies of the following:

- any and all bank statements,
- copies of any and all deposited items,
- copies of any and all records of disbursements,

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- a complete and accurate check register identifying every transaction,
- complete and accurate client ledgers identifying every transaction attributable to a client,
- monthly reconciliations between the check register and the bank statement,
- monthly reconciliations between the check register and the client ledgers, and
- if the Respondent maintains trust-account records in QuickBooks, provide an electronic copy of the file with the trust-account records.

c) Respondent must carefully review the WSBA publication Managing Client Trust Accounts: Rules, Regulations, and Common Sense, and provide disciplinary counsel with a signed certification that Respondent has done so.

d) Respondent must complete a continuing legal education course of 1.0 credit or more on managing trust accounts in Washington State, and provide disciplinary counsel with documentation showing that Respondent has done so.

e) To be eligible for reinstatement under ELC 13.3(b)(1)(B), Respondent must provide the required documentation to disciplinary counsel at least 30 days prior to seeking certification of compliance with reinstatement provisions.

110. Respondent will be subject to probation for a period of two years commencing upon Respondent's reinstatement to the practice of law, with periodic reviews under ELC 13.8 of Respondent's trust account practices, and must comply with the specific probation terms set forth below:

a) Respondent shall carefully review and fully comply with RPC 1.15A and RPC 1.15B, and shall carefully review the current version of the publication, Managing Client Trust Accounts: Rules, Regulations, and Common Sense.

b) For all client matters, Respondent shall have a written fee agreement signed by the client, which agreements are to be maintained for least seven years (see RPC 1.15B(a)(3)).

c) On a monthly basis, using ODC's form report entitled "Monthly Reconciliation and Review Report," Respondent shall review the trust-account records detailed on the form report, review the completed report, and sign and date the completed report.

d) On a quarterly basis, Respondent shall provide ODC's audit staff with all trust-account records for the time period to be reviewed by ODC's audit staff and disciplinary counsel for compliance with the RPC:

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i) Months 1 – 3. By no later than the 30th day of the fourth month after the commencement of probation, Respondent shall provide the trust account records from the date of commencement of probation to the end of the third full month.

ii) Months 4 – 6. By no later than the 30th day of the seventh month after the commencement of probation, Respondent shall provide the trust account records from the end of the previously provided quarter through the end of month six.

iii) Months 7 – 9. By no later than the 30th day of the tenth month after the commencement of probation, Respondent shall provide the trust account records from the end of the previously provided quarter through the end of month nine.

iv) Months 10 – 12. By no later than the 30th day of the thirteenth month after the commencement of probation, Respondent shall provide the trust account records from the end of the previously provided quarter through the end of month twelve.

v) Months 13 – 15. By no later than the 30th day of the sixteenth month after the commencement of probation, Respondent shall provide the trust account records from the end of the previously provided quarter through the end of month fifteen.

vi) Months 16 – 18. By no later than the 30th day of the nineteenth month after the commencement of probation, Respondent shall provide the trust account records from the end of the previously provided quarter through the end of month eighteen.

vii) Months 19 – 21. By no later than the 30th day of the twenty-second month after the commencement of probation, Respondent shall provide the trust account records from the end of the previously provided quarter through the end of month twenty-one.

The trust account records Respondent provides to ODC for each quarterly review of his trust account will include: (a) copies of each completed "Monthly Reconciliation and Review Report" referenced in sub-paragraph(c) above, (b) a complete checkbook register for Respondent's trust account covering the period being reviewed, (c) complete individual client ledger records for any client with funds in Respondent's trust account during all or part of the period being reviewed, as well as for Respondent's own funds in the account (if any), and (d) copies of all trust-account bank statements, deposit slips, and cancelled checks covering the period being reviewed. ODC's Audit Manager or designee will review Respondent's trust account records for each period.

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e) On the same quarterly time schedule set forth in the preceding paragraph, Respondent will provide ODC's Audit Manager or designee with copies of any and all fee agreements entered into within the time period at issue.

f) ODC's Audit Manager or designee may request additional financial or client records if needed to verify Respondent's compliance with RPC 1.15A and/or 1.15B. Within twenty days of a request from ODC's Audit Manager or designee for additional records needed to verify Respondent's compliance with RPC 1.15A and/or RPC 1.15B, Respondent will provide ODC's Audit Manager or designee the additional records requested.

g) Respondent will reimburse the Association for time spent by ODC's Audit Manager or designee in reviewing and reporting on Respondent's records to determine Respondent's compliance with RPC 1.15A and RPC 1.15B, at the rate of $85 per hour. Respondent will make payment within thirty days of each written invoice setting forth the auditor's time and payment due.

VII. RESTITUTION

111. Respondent shall pay restitution in the amount of $3,535.85 to client K.H. Respondent is required to make full restitution to K.H. of all funds owed. Respondent shall pay interest to the client on those funds, at a rate of 12%, calculated from the date on which this Stipulation is effective. Reinstatement is conditioned on full payment of restitution, with interest.

VIII. COSTS AND EXPENSES

112. In light of Respondent's willingness to resolve this matter by stipulation at an early stage of the proceedings, Respondent shall pay costs of $3,129.36 and attorney fees and administrative costs of $1,000 in accordance with ELC 13.9(i). The Association will seek a money judgment under ELC 13.9(*l*) if these costs are not paid within 30 days of approval of this stipulation. Reinstatement from suspension is conditioned on payment of costs.

IX. VOLUNTARY AGREEMENT

113. Respondent states that prior to entering into this Stipulation had an opportunity to consult independent legal counsel regarding this Stipulation, that Respondent is entering into this Stipulation voluntarily, and that no promises or threats have been made by ODC, the Association,

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nor by any representative thereof, to induce the Respondent to enter into this Stipulation except as provided herein.

114. Once fully executed, this stipulation is a contract governed by the legal principles applicable to contracts, and may not be unilaterally revoked or modified by either party.

X. LIMITATIONS

115. This Stipulation is a compromise agreement intended to resolve this matter in accordance with the purposes of lawyer discipline while avoiding further proceedings and the expenditure of additional resources by the Respondent and ODC. Both the Respondent and ODC acknowledge that the result after further proceedings in this matter might differ from the result agreed to herein.

116. This Stipulation is not binding upon ODC or the respondent as a statement of all existing facts relating to the professional conduct of the Respondent, and any additional existing facts may be proven in any subsequent disciplinary proceedings.

117. This Stipulation results from the consideration of various factors by both parties, including the benefits to both by promptly resolving this matter without the time and expense of hearings, Disciplinary Board appeals, and Supreme Court appeals or petitions for review. As such, approval of this Stipulation will not constitute precedent in determining the appropriate sanction to be imposed in other cases; but, if approved, this Stipulation will be admissible in subsequent proceedings against Respondent to the same extent as any other approved Stipulation.

118. Under ELC 9.1(d)(4), the Disciplinary Board reviews a stipulation based solely on the record agreed to by the parties. Under ELC 3.1(b), all documents that form the record before the Board for its review become public information on approval of the Stipulation by the Board, unless disclosure is restricted by order or rule of law.

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119. If this Stipulation is approved by the Disciplinary Board and Supreme Court, it will be followed by the disciplinary action agreed to in this Stipulation. All notices required in the Rules for Enforcement of Lawyer Conduct will be made. Respondent represents that, in addition to Washington, Respondent also is admitted to practice law in the following jurisdictions, whether current status is active, inactive, or suspended: Michigan.

120. If this Stipulation is not approved by the Disciplinary Board and Supreme Court, this Stipulation will have no force or effect, and neither it nor the fact of its execution will be admissible as evidence in the pending disciplinary proceeding, in any subsequent disciplinary proceeding, or in any civil or criminal action.

WHEREFORE the undersigned being fully advised, adopt and agree to this Stipulation to Suspension as set forth above.

Sue Holm
Susan J Holm, Bar No. 24834
Respondent

Dated: 6/15/26

Elena Garella
Elena Luisa Garella, Bar No. 23577
Counsel for Respondent

Dated: 6/21/26

Thea Jennings
Thea Jennings, Bar No. 58255
Disciplinary Counsel

Dated: 6/23/2026

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