FILED

Jul 20, 2026

Disciplinary Board

Docket # 052

DISCIPLINARY BOARD
WASHINGTON STATE BAR ASSOCIATION

In re **SUSAN ELIZABETH SKELTON,** Lawyer (Bar No. 47154).	Proceeding No. 24#00074 ODC File No. 22-01215 STIPULATION TO REPRIMAND

Under Rule 9.1 of the Washington Supreme Court's Rules for Enforcement of Lawyer Conduct (ELC), the following Stipulation to Reprimand is entered into by the Office of Disciplinary Counsel (ODC) of the Washington State Bar Association (Association) through Disciplinary Counsel Erica Temple, Respondent's Counsel Jeffrey T. Kestle and Respondent lawyer Susan Elizabeth Skelton.

The parties in this matter held a hearing on March 2-3, 2026. On April 27, 2026, the Hearing Officer issued Findings of Fact and Conclusions of Law. On June 23, 2026, the Hearing Officer entered an Order on ODC's Motion to Modify, Amend or Correct the Decision.

Respondent understands that Respondent is entitled under the ELC to appeal the outcome of the hearing to the Disciplinary Board, and, in certain cases, the Supreme Court. Respondent further understands that an appeal could result in an outcome more favorable or less favorable to

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Respondent. Respondent chooses to resolve this proceeding now by entering into the following stipulation to facts, misconduct and sanction to avoid the risk, time, expense attendant to further proceedings, including an appeal to the Disciplinary Board.

I. ADMISSION TO PRACTICE

1. Respondent was admitted to practice law in the State of Washington on January 28, 2014.

2. Respondent was admitted to practice law in Missouri in 2003 and is on inactive status.

II. STIPULATED FACTS

3. Albert Chenoweth died on August 13, 2021.

4. Chenoweth's Last Will and Testament bequeathed the entire residue of Chenoweth's estate to Chenoweth's fiancé, Laura Hunter.

5. Chenoweth's will also named Hunter the personal representative (PR) of the estate.

6. Hunter was ineligible to serve as PR and agreed to the appointment of Cynthia Wheeler, one of Chenoweth's adult children, as alternate PR.

7. Hunter hired Respondent to represent Hunter in connection with the probate of Chenoweth's estate and an Adult Protective Services (APS) investigation.

8. On September 7, 2021, Respondent and Hunter entered into a written fee agreement.

9. Respondent's fee agreement provided for a "flat rate" of $3,500 for attorney fees and that "any further work beyond the approximate ten hours of time shall be billed separately" at Respondent's rate of $350 per hour.

10. The agreement stated that "[a]ll fees will be discussed prior to billing."

11. The agreement provided that Hunter would be responsible for costs but stated that Respondent did not anticipate any costs.

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12. The agreement provided that if additional costs were incurred, Hunter would receive a billing statement itemizing the costs and that payment would be due immediately.

13. Hunter paid Respondent $3,500 in cash on September 7, 2021.

14. The $3,500 fee was not a complete payment for the representation of Hunter in the Estate matter and defense of the APS report, and Respondent intended to bill hourly if there was additional work. The $3,500 was therefore a fee paid in advance of Respondent's performance of services.

15. Respondent did not place the funds in Respondent's trust account.

16. Respondent instead placed the funds in a safe in Respondent's home safe.

17. At the time Respondent placed the funds in Respondent's home safe, Respondent had not earned the fees.

18. On September 14, 2021, Chenoweth's will was admitted to probate.

19. On September 28, 2021, Wheeler filed a petition under the Trust and Estate Dispute Resolution Act, RCW 11.96A (TEDRA), seeking to disinherit Hunter based on allegations that Hunter financially exploited Chenoweth.

20. Respondent told Hunter that Respondent would continue to represent Hunter in the TEDRA matter under the terms of their existing fee agreement.

21. Respondent told Hunter that Respondent would continue keeping track and bill.

22. Respondent tracked the fees and costs in Hunter's case by keeping notes on post-its and legal pads.

23. Respondent also told Hunter that Respondent would defer being paid for Respondent's services until the litigation was resolved.

24. Respondent and Hunter agreed that if Hunter "never won," then Respondent would

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not be paid.

25. These were oral modifications to the fee agreement and were not reduced to writing.

26. Hunter told Respondent not to issue billing statements to Hunter because it would stress Hunter out and Hunter had no funds to pay the bills.

27. In November 2021, Partners in Care (PIC) replaced Wheeler as the PR of Chenoweth's estate.

28. In February 2022, Respondent told Hunter that, going forward, Respondent would charge Hunter $150 per hour for time spent by Respondent's legal assistant on Hunter's case.

29. This was an oral modification to the fee agreement and was not reduced to writing.

30. In late April 2022, Wheeler's lawyer approached Respondent about settling the TEDRA matter.

31. On or about May 1, 2022, Hunter and members of Hunter's family met with Respondent to discuss settling the TEDRA matter.

32. During the discussion, Respondent estimated that the total amount of fees and costs accrued was close to $200,000.

33. Respondent agreed to cap Respondent's fees and costs at $150,000, provided that Hunter agreed to forgo receiving an itemized billing statement of Respondent's fees and costs.

34. These were oral modifications to the fee agreement and were not reduced to writing.

35. In early May 2022, Hunter and Wheeler reached an agreement to resolve the TEDRA matter.

36. Under the terms of the agreement, Hunter would receive a preliminary distribution from the estate of $150,000.

37. Respondent told Hunter that Respondent would deduct $50,000 from the preliminary

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distribution to pay a portion of the fees Hunter owed Respondent.

38. On May 9, 2022, Respondent received the proposed TEDRA Agreement from Wheeler's lawyer.

39. Sometime in May 2022, Respondent and Hunter met to go over the TEDRA Agreement.

40. Hunter signed the Settlement Agreement during the meeting with Respondent.

41. On May 11, 2022, PIC notified Respondent that it would agree to a preliminary distribution to Hunter of only $50,000.

42. Respondent and Hunter agreed to split the initial distribution of $50,000, with each receiving $25,000.

43. These were oral modifications to the fee agreement and were not reduced to writing.

44. On May 25, 2022, the revised TEDRA Agreement was filed and approved by the court.

45. Respondent picked up a check for $50,000, representing the preliminary distribution from the Chenoweth estate.

46. The $50,000 check represented funds belonging in part to Hunter and in part to Respondent.

47. A representative at Respondent's bank told Respondent that if Respondent deposited it into Respondent's trust account, the bank would place a hold on the account for ten days.

48. Respondent chose not to deposit the check into Respondent's trust account in order to get Hunter some funds sooner than the ten day hold would allow.

49. On May 28, 2022, Respondent deposited the check into Respondent's business account.

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50. On May 27, 2022, Respondent gave Hunter a $2,000 advance on the preliminary distribution and paid two of Hunter's utility bills totaling $1,314.30.

51. On or about June 2, 2022, Respondent disbursed to Hunter $21,685.70 of the $50,000 preliminary distribution.

52. Respondent withheld $25,000 of the preliminary distribution as partial payment of Respondent's attorney fees and costs.

53. Respondent also withheld $3,314.30 to reimburse Respondent for the funds Respondent advanced to Hunter on May 27, 2022.

54. On July 18, 2022, in response to Hunter's request for an itemized billing statement, Respondent provided Hunter an incomplete statement documenting $156,646 in attorney fees and costs through July 18, 2022.

55. Respondent did not issue any written billing statements or invoices to Hunter prior to July 2022.

56. Respondent's initial incomplete billing statement was the first documentation of Respondent's fees and costs provided to Hunter.

57. Sometime between July 28 and August 4, 2022, Respondent provided Hunter a second itemized billing statement documenting $212,486.10 in attorney fees and costs through August 1, 2022.

58. Respondent changed many of the entries from the first billing statement and added additional entries of time and costs throughout the course of the representation.

59. Sometime in July or August 2022, the working relationship between Respondent and Hunter broke down. Hunter's attitude towards Respondent changed after Hunter received Respondent's bill.

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60. On August 26, 2022, Respondent filed a notice of intent to withdraw and a notice of attorney's lien in the TEDRA matter.

61. On August 31, 2022, Hunter filed a grievance with ODC.

62. On September 15, 2022, Respondent filed a notice of intent to withdraw in the probate matter.

63. Respondent acted knowingly in modifying the terms of the fee agreement.

64. Hunter was potentially injured because Hunter lacked information needed to evaluate the modifications or take other steps to reduce exposure to the amount of fees that were accruing.

65. Respondent acted knowingly in not providing billing statements to Hunter.

66. Hunter was injured because Hunter lost the opportunity to make decisions to control the fees and costs during the time when most of the fees and costs accrued, and because the lack of billing statements contributed to the breakdown in trust between Hunter and Respondent.

67. Respondent knew that Respondent was improperly handling client funds and should have put Hunter's funds into trust.

68. Hunter was potentially injured because client funds were not safeguarded in a trust account.

69. Respondent has substantial experience in the practice of law.

70. Respondent has no prior discipline.

71. Respondent is known within the legal and local community as having a good character and reputation.

72. Respondent regrets the actions Respondent took in this matter.

III. STIPULATION TO MISCONDUCT

73. By renegotiating the fee agreement with Hunter during the representation without fully

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disclosing the terms to Hunter in writing, without advising Hunter of the desirability of seeking, or giving Hunter a reasonable opportunity to seek, the advice of an independent lawyer on the transaction, and without obtaining Hunter's informed consent in a writing signed by Hunter to the essential terms of the transaction, Respondent violated RPC 1.8(a).

74. By failing to reasonably communicate with Hunter about fees and costs that were accruing during the representation, Respondent violated RPC 1.4(a) and (b) and RPC 1.5(b).

75. By failing to deposit and maintain client funds in a trust account, Respondent violated RPC 1.15A(c)(2).

76. By failing to deposit into trust funds belonging to both Respondent and Hunter, Respondent violated RPC 1.15A(c)(1).

IV. PRIOR DISCIPLINE

77. Respondent has no prior discipline.

V. APPLICATION OF ABA STANDARDS

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

79. ABA Standard 4.3 is most applicable to violations of RPC 1.8(a):

> 4.31 Disbarment is generally appropriate when a lawyer, without the informed consent of client(s):
>
> (a) engages in representation of a client knowing that the lawyer's interests are adverse to the client's with the intent to benefit the lawyer or another, and causes serious or potentially serious injury to the client; or
>
> (b) simultaneously represents clients that the lawyer knows have adverse interests with the intent to benefit the lawyer or another, and causes serious or potentially serious injury to a client; or
>
> (c) represents a client in a matter substantially related to a matter in which the interests of a present or former client are materially adverse, and knowingly uses information relating to the representation of a client with the intent to benefit the lawyer or another and causes serious or potentially serious injury to a client.

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4.32 Suspension is generally appropriate when a lawyer knows of a conflict of interest and does not fully disclose to a client the possible effect of that conflict, and causes injury or potential injury to a client.

4.33 Reprimand is generally appropriate when a lawyer is negligent in determining whether the representation of a client may be materially affected by the lawyer's own interests, or whether the representation will adversely affect another client, and causes injury or potential injury to a client.

4.34 Admonition is generally appropriate when a lawyer engages in an isolated instance of negligence in determining whether the representation of a client may be materially affected by the lawyer's own interests, or whether the representation will adversely affect another client, and causes little or no actual or potential injury to a client.

80. The presumptive sanction is suspension.

81. ABA Standard 4.4 is most applicable to violations of RPC 1.4 and RPC 1.5(b):

4.41 Disbarment is generally appropriate when:

(a) a lawyer abandons the practice and causes serious or potentially serious injury to a client; or

(b) a lawyer knowingly fails to perform services for a client and causes serious or potentially serious injury to a client; or

(c) a lawyer engages in a pattern of neglect with respect to client matters and causes serious or potentially serious injury to a client.

4.42 Suspension is generally appropriate when:

(a) a lawyer knowingly fails to perform services for a client and causes injury or potential injury to a client, or

(b) a lawyer engages in a pattern of neglect and causes injury or potential injury to a client.

4.43 Reprimand is generally appropriate when a lawyer is negligent and does not act with reasonable diligence in representing a client, and causes injury or potential injury to a client.

4.44 Admonition is generally appropriate when a lawyer is negligent and does not act with reasonable diligence in representing a client, and causes little or no actual or potential injury to a client.

82. The presumptive sanction is suspension.

83. ABA Standard 4.1 is most applicable to violations of RPC 1.15A:

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.

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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.

84. The presumptive sanction is suspension.

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

(d) multiple offenses; and

(i) substantial experience in the practice of law (Respondent has been licensed in Washington since 2014 and licensed in Missouri since 2003).

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

(a) absence of a prior disciplinary record;

(g) character or reputation; and

(*l*) remorse.

87. Based on the factors set forth above, the presumptive sanction should be mitigated to reprimand.

VI. STIPULATED DISCIPLINE

88. The parties stipulate that Respondent shall receive a reprimand.

VII. COSTS AND EXPENSES

89. Respondent shall pay attorney fees and administrative costs of $9,610.12 ($8,110.12 costs and $1,500 expenses) 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.

VIII. VOLUNTARY AGREEMENT

90. Respondent states that prior to entering into this Stipulation, Respondent has consulted 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.

91. 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.

IX. LIMITATIONS

92. 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 lawyer and ODC acknowledge that the result after further proceedings in this matter might differ from the result agreed to herein.

93. 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.

94. 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 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.

95. Under ELC 3.1(b), all documents that form the record before the Hearing Officer for Hearing Officer's review become public information on approval of the Stipulation by the Hearing Officer, unless disclosure is restricted by order or rule of law.

96. If this Stipulation is approved by the Hearing Officer, it will be followed by the disciplinary action agreed to in this Stipulation. All notices required in the Rules for Enforcement

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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: Missouri.

97. If this Stipulation is not approved by the Hearing Officer, 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 Reprimand as set forth above.

Susan Elizabeth Skelton, Bar No. 47154,
Respondent

Dated: 7/16/2026

Jeffrey T Kestle, Bar No. 29648
Counsel for Respondent

Dated: 7/16/26

Erica Temple, Bar No. 28458
Managing Disciplinary Counsel

Dated: 7/17/26

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