

IN THE SUPREME COURT OF FLORIDA
(Before a Referee)

THE FLORIDA BAR,

Complainant,

v.

CHANTEL LAVONNE GRANT,

Respondent.

Supreme Court Case No.
SC2024-0620

The Florida Bar File Nos.
2021-50,108(15A)
2020-50,085(15A)
2020-50,086(15A)
2021-50,557(15A)
2025-50,235(15A)

REPORT OF REFEREE ACCEPTING CONSENT JUDGMENT

I. **SUMMARY OF PROCEEDINGS**

The undersigned was appointed as referee under R. Regulating Fla. Bar 3-7.6 to preside over the proceedings in this case.

On April 26, 2024, The Florida Bar (the bar) filed its complaint against respondent in these proceedings. The Supreme Court of Florida entered an order on May 14, 2024 designating the Chief Judge of the Seventeenth Judicial Circuit of Florida to appoint a referee in this case. The Honorable Jack Tuter appointed the undersigned to serve as the referee.

Throughout these proceedings, the bar was represented by bar counsel Joi Pearsall. Respondent was represented by Counsels Richard Adam Greenberg and Scott K. Tozian.

The first day of the final hearing (trial) regarding The Florida Bar File No. 2021-50,108(15A) was set on May 8, 2025. On May 8, 2025, respondent, respondent's counsels Richard Adam Greenberg and Scott K. Tozian and bar counsel Joi Pearsall, appeared in-person before the undersigned referee. Prior to the presentation of witness testimony, the parties reached an agreement as to the terms of a conditional guilty plea for consent judgment, and no further trial proceedings were held on that day.

The parties presented a written Conditional Guilty Plea for Consent Judgment to the undersigned for consideration. Respondent has waived her right to a probable cause finding by the grievance committee as to The Florida Bar File Nos. 2020-50,085(15A), 2020-50,086(15A), 2021-50,557(15A), and 2025-50,235(15A) and consents to these files being included in the instant proceeding.

I recommend that respondent's Conditional Guilty Plea for Consent Judgment be approved, for the reasons set forth herein.

All of the pleadings, responses, exhibits received in evidence, and this report constitute the record in this case and are filed with the Supreme Court of Florida.

II. FINDINGS OF FACT

A. Jurisdictional Statement. Respondent is, and at all times mentioned during these proceedings was, a member of The Florida Bar, subject to the jurisdiction and Rules Regulating The Florida Bar adopted by the Supreme Court of Florida.

B. Narrative Summary Of Case.

1. As to The Florida Bar File No. 2021-50,108(15A):

Respondent is the owner of GM Law Firm, LLC (GM Law). The client, David Hamlet initially signed a limited scope legal services agreement with Kevin Mason, PA, for legal representation related to three of his outstanding student loan balances and he subsequently became a client of GM Law, the successor firm to Kevin Mason, P.A. From approximately August 2016 through June of 2020, GM Law collected monthly payments from the client in the amount of \$748.12, totaling \$35,161.64. GM Law sent out letters to the client's creditors and credit agencies requesting information related to the client's three student loans and a non-lawyer representative of GM Law contacted the client at least on a bi-monthly basis. During the pendency of the attorney-client relationship neither respondent nor any counsel affiliated with GM Law served as counsel of record for the client in any active litigation. Respondent failed to adequately communicate with the client to allow the client to make informed decisions regarding the representation. The total fee collected by respondent from the client exceeded a reasonable fee for the services provided. Respondent's conduct as described above violated the following R. Regulating Fla. Bar: Rule 4-1.4(b) (duty to explain matters to client); and Rule 4-1.5(a) (excessive fees).

2. As to The Florida Bar File No. 2020-50,085(15A):

Respondent, the owner of GM Law was hired to represent Casey Crimmins White in matters related to the client's outstanding student loan

balances. During the legal representation, a total of approximately \$31,815.90 in attorney's fees was paid by the client or on behalf of the client to GM Law. Respondent's law firm sent letters to the client's creditors and other entities on the client's behalf. The fee collected by respondent during the representation exceeded a reasonable fee for the services provided. Neither respondent nor any counsel affiliated with her law firm served as counsel of record for the client in any active litigation during the attorney-client relationship. Subsequently, respondent and the client reached a confidential settlement agreement. Respondent's conduct as described above violated the following R. Regulating Fla. Bar: 4-1.5(a) (excessive fees).

3. As to The Florida Bar File No. 2020-50,086(15A):

Respondent, the owner of GM Law represented Patricia Crimmins, in matters related to her being a co-signer on her daughter Casey White's outstanding student loans. The client paid some attorney's fees payments to respondent, for the benefit of her daughter. Neither respondent nor any counsel affiliated with her law firm served as counsel of record for the client in any active litigation during the attorney-client relationship. The fee collected by respondent during the representation exceeded a reasonable fee for the services provided. Subsequently, respondent and the client reached a confidential settlement agreement. Respondent's conduct as described above violated the following R. Regulating Fla. Bar: 4-1.5(a) (excessive fees).

4. As to The Florida Bar File No. 2021-50,557(15A):

Respondent is the owner of GM Law. Respondent represented Elizabeth Ripoli in matters related to the client's outstanding student loan balances. The client initially signed a limited scope legal services agreement with Kevin Mason, PA, for legal representation related to three of her outstanding student loan balances and she subsequently became a client of GM Law, the successor firm to Kevin Mason, P.A. The client remitted monthly payments to GM Law of \$417.83 totaling approximately \$12,117.00 in attorney's fees. Respondent's law firm sent letters to the client's creditors and other entities on the client's behalf. The fee collected by respondent during the representation exceeded a reasonable fee for the services provided. Neither respondent nor any counsel affiliated with her law firm served as counsel of record for the client in any active litigation

during the attorney-client relationship. Subsequently, respondent and the client reached a confidential settlement agreement. Respondent's conduct as described above violated the following R. Regulating Fla. Bar: 4-1.5(a) (excessive fees).

5. As to The Florida Bar File No. 2025-50,235(15A):

Respondent, the owner of GM Law was hired by Renato Warren for legal representation in matters related to six outstanding unsecured debts. From June of 2021 to July of 2024, the client remitted attorney's fees to respondent of approximately \$473.43 per month. The client terminated respondent's representation in August 2024. During the legal representation, three creditors instituted civil actions against the client, respondent's firm engaged counsel to represent the client, and responsive pleadings were filed on behalf of the client. Summary judgment was entered against the client in two of the cases, and the other case was dismissed for lack of prosecution. The fee collected by respondent exceeded a reasonable fee for the services provided. Respondent's conduct as described above violated the following R. Regulating Fla. Bar: 4-1.5(a) (excessive fees).

III. RECOMMENDATIONS AS TO GUILT

I recommend that respondent be found guilty of violating the following

Rules Regulating The Florida Bar:

As to The Florida Bar File No. 2021-50,108(15A): Rule 4-1.4(b) (duty to explain matters to client); and Rule 4-1.5(a) (excessive fees).

As to The Florida Bar File No. 2020-50,085(15A): Rule 4-1.5(a) (excessive fees).

As to The Florida Bar File No. 2020-50,086(15A): Rule 4-1.5(a) (excessive fees).

As to The Florida Bar File No. 2021-50, 557(15A): Rule 4-1.5(a) (excessive fees).

As to The Florida Bar File No. 2025-50,235(15A): Rule 4-1.5(a) (excessive fees).

IV. PERSONAL HISTORY AND PAST DISCIPLINARY RECORD

Before recommending discipline under R. Regulating Fla. Bar 3-7.6(m)(2)(D), I considered the following personal history of respondent:

Age: 42

Date admitted to the Bar: October 6, 2008

Prior Discipline: None.

V. STANDARDS FOR IMPOSING LAWYER SANCTIONS

I considered the following Florida Standards for Imposing Lawyer Sanctions before recommending discipline:

7.1 Deceptive Conduct or Statement and Unreasonable or Improper Fees

7.1(c) Public reprimand is appropriate when a lawyer negligently engages in conduct that is a violation of a duty owed as a professional and cause injury or potential injury to a client, the public, or the legal system.

I find the following aggravating factors:

3.2(b)(9) substantial experience in the practice of law.

I find the following mitigating factors:

a. 3.3(b)(1) respondent asserts absence of prior disciplinary history.

b. 3.3(b)(4) timely good faith effort to make restitution or to rectify the

consequences of the misconduct.

c. 3.3(b)(5) full and free disclosure to the bar or cooperative attitude toward the proceedings.

VI. CASE LAW

I considered the following case law before recommending discipline:

The Florida Bar v. Kavanaugh, 915 So. 2d 89 (Fla. 2005). The Court imposed a public reprimand against a lawyer and ordered the lawyer to pay restitution, upon the referee's recommendation that the lawyer had violated R. Regulating Fla. Bar 4-1.5(a) by collecting a clearly excessive fee from a client.

VII. RECOMMENDATION AS TO DISCIPLINARY MEASURES TO BE IMPOSED

I recommend that respondent be found guilty of misconduct justifying disciplinary measures and be disciplined by:

- A. Public reprimand administered by publication in the *Southern Reporter*.
- B. Respondent must pay restitution to David Hamlet, the complaining witness in Florida Bar File No. 2021-50,108(15A), in the amount of \$35,161.64 and submit verifiable proof of payment and its receipt to The Florida Bar at its headquarters address in Tallahassee within ninety (90) days of the date of the Supreme Court of Florida's order approving this consent judgment. Verifiable proof of payment consists of a copy of the front and back of the negotiated check or a copy of the check and certified return receipt. If respondent cannot locate David Hamlet after a diligent search, respondent must execute and

submit an affidavit of diligent search to The Florida Bar at its headquarters address in Tallahassee and must pay the full amount of the restitution to The Florida Bar's Clients' Security Fund within ninety (90) days of the date of the Court's order. If respondent does not pay restitution within the agreed time frame, respondent is deemed delinquent and ineligible to practice law under R. Regulating Fla. Bar 1-3.6(d).

C. Respondent must participate in The Florida Bar's Fee Arbitration Program with Renato Warren, complaining witness in Florida Bar File No. 2025-50,235(15A) by signing a fee arbitration agreement and providing the signed fee arbitration agreement to the bar's headquarters office within thirty (30) days of the date of the Supreme Court of Florida's order approving this consent judgment. Renato Warren may elect not to participate in fee arbitration. Respondent will be bound by the decision of the arbitrator and make payment in full within thirty (30) days of the award becoming final if an award is made to Renato Warren. Failure to abide by the decision of the arbitrator is in direct violation of the Court's order and will result in respondent becoming delinquent and ineligible to practice law. Respondent will not be required to participate in The Florida Bar's Fee Arbitration Program, if and only if, prior to the expiration of the 30 day time period for respondent to submit the signed fee arbitration agreement to the bar's headquarters office, respondent provides the bar with a copy of an agreement that was executed by both respondent and Renato Warren and proof of completion of payment of any monetary sums that respondent is obligated to pay under said written agreement.

D. Payment of the bar's discipline costs.

VIII. STATEMENT OF COSTS AND MANNER IN WHICH COSTS SHOULD BE TAXED

I find the following costs were reasonably incurred by The Florida

Bar:

Administrative Fee	\$1,250.00
Court Reporter's Fees	\$2,527.25
Witness Costs	\$12,247.50
Investigative Costs	\$86.75
TOTAL	\$16,111.50

I recommend that the above costs be charged to respondent and that interest accrue at the statutory rate. If respondent does not satisfy the cost judgment within 30 days of the judgment becoming final, respondent will be delinquent and ineligible to practice law under R. Regulating Fla. Bar 1-3.6, unless otherwise deferred by the Board of Governors of The Florida Bar.

Dated this 3 day of July, 2025.



Honorable Olga Levine, Referee
 100 N. Pine Island Rd., Ste 270
 Plantation, FL 33324-7805

Filed with the Supreme Court of Florida via the Florida Courts E-Filing Portal with copies served via the Portal to:

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