

SOLICITORS DISCIPLINARY TRIBUNAL

IN THE MATTER OF THE SOLICITORS ACT 1974

Case No. 12910-2026

BETWEEN:

SOLICITORS REGULATION AUTHORITY LTD

Applicant

and

MATTHEW MOSS

Respondent

Before:

Ms A. Banks (in the chair)

Ms L. Murphy

Mrs S. Gordon

Date of Hearing: 15 July 2026

Appearances

There were no appearances as the matter was dealt with on the papers.

JUDGMENT ON AGREED OUTCOME

Allegations

The allegations against the Respondent, Matthew Moss, made by the SRA are that, while in practice as a solicitor at Optimal Solicitors Ltd (“the Firm”):

1. In a meeting on 7 June 2024 provided false information to his employer about his work for JustAnswer LLC (“JustAnswer”), including any or all of the following statements:
 - 1.1. That he was “*not yet*” engaged in any work for any other party.
 - 1.2. That he had not, during the preceding four years, worked for anyone else while working for the Firm.
 - 1.3. That the Respondent’s brother worked for JustAnswer, not himself.
 - 1.4. That payments into the Respondent’s bank account were for the benefit of his brother, rather than himself.
 - 1.5. That the Respondent had no involvement with JustAnswer other than accepting payments from them on his brother’s behalf.

In doing so, he thereby breached any or all of:

- 1.6. Principle 2 of the SRA Principles (“the Principles”).
- 1.7. Principle 4 of the Principles.
- 1.8. Principle 5 of the Principles.
- 1.9. Paragraph 1.4 of the Code of Conduct for Solicitors, RELs and RFLs 2019 (“the Code for Solicitors”).

Admissions

2. The Respondent admitted all the allegations.

Documents

3. The Tribunal considered all the documents in the case, which were included in the electronic bundle.

Application for the matter to be resolved by way of Agreed Outcome

4. The parties invited the Tribunal to deal with the Allegations against the Respondent in accordance with the Statement of Agreed Facts and Proposed Outcome annexed to this Judgment. The parties submitted that the outcome proposed was consistent with the Tribunal’s Guidance Note on Sanctions (11th Edition / February 2025).

Findings of Fact and Law

5. The Applicant was required to prove the allegations on the balance of probabilities. The Tribunal had due regard to its statutory duty under section 6 of the Human Rights Act 1998 to act in a manner which was compatible with the Respondent's rights to a fair trial and to respect for his private and family life under Articles 6 and 8 of the European Convention on Human Rights.
6. The Tribunal reviewed all of the material before it and was satisfied, on the balance of probabilities, that the Respondent's admissions were properly made. The Tribunal therefore found the admitted allegations proved.
7. The Tribunal considered the Guidance Note on Sanctions (11th edition, February 2025). In doing so, the Tribunal assessed the Respondent's culpability and the harm arising from the misconduct, together with the aggravating and mitigating factors present in the case.
8. The misconduct arose from the Respondent's failure to disclose his work for JustAnswer whilst employed as a solicitor by Optimal Solicitors. The Respondent's employment contract required him to devote his full attention to the firm and to notify the firm of any outside employment. Despite those obligations, the Respondent undertook work as a legal expert for JustAnswer from approximately 2021 onwards, receiving substantial payments which, on occasions, exceeded his salary from Optimal Solicitors. The Respondent did not inform Optimal Solicitors of this work or seek the written permission required under his contract.
9. At a formal investigation meeting on 7 June 2024, the Respondent provided false information concerning his involvement with JustAnswer. He denied working for JustAnswer, asserted that payments received into his bank account were made for the benefit of his brother, and stated that he had not undertaken work for anyone else during his employment with the firm. Those explanations were untrue and were provided in an attempt to conceal his own involvement and mislead his employer.
10. The Tribunal was satisfied that this conduct was dishonest. The Respondent had deliberately provided false information in response to legitimate enquiries by his employer and had sought to conceal his conduct through a series of untrue explanations. Such conduct represented a significant departure from the standards of honesty, integrity and trustworthiness expected of a solicitor.
11. The Respondent's misconduct could only be viewed as extremely serious and no sanction less than a strike off would be sufficient to protect the public and the reputation of the profession.
12. The Tribunal therefore concluded that strike off was the only appropriate and proportionate sanction. As this was the sanction proposed by the parties, the Tribunal approved the Agreed Outcome.

Costs

13. The parties had agreed that the Respondent should pay costs in the sum of £5,759.00. The Tribunal considered the Applicant's costs schedule and determined that the agreed amount was reasonable and appropriate. Accordingly, the Tribunal ordered that the Respondent pay costs in the agreed sum.

Statement of Full Order

14. The Tribunal ORDERED that the Respondent, MATTHEW MOSS, solicitor, be STRUCK OFF the Roll of Solicitors and it further Ordered that he do pay the costs of and incidental to this application and enquiry fixed in the sum of £5,759.00.

DATED AND FILED WITH THE LAW SOCIETY

This 7th day of August 2026

On behalf of the Tribunal

A Banks

A. Banks
Chair

BEFORE THE SOLICITORS DISCIPLINARY TRIBUNAL

Case No: 0038692

IN THE MATTER OF THE SOLICITORS ACT 1974 (as amended)

AND IN THE MATTER OF:

SOLICITORS REGULATION AUTHORITY LIMITEDApplicant

and

MATTHEW MOSSRespondent

STATEMENT OF AGREED FACTS AND OUTCOME

1. By its application dated 25 February 2026, and the statement made pursuant to Rule 12(2) of the Solicitors (Disciplinary Proceedings) Rules 2019 ("the Rule 12 statement") which accompanied that application, the Solicitors Regulation Authority Ltd ("the SRA") brought proceedings before the Solicitors Disciplinary Tribunal making allegations of misconduct against the Respondent.

The allegation

2. The allegation against the Respondent made by the SRA within the Rule 12 statement is that: -

In a meeting on 7 June 2024 provided false information to his employer about his work for JustAnswer LLC ("JustAnswer"), including any or all of the following statements:

- 2.1 That he was "*not yet*" engaged in any work for any other party;
- 2.2 That he had not, during the preceding four years, worked for anyone else while working for the Firm;
- 2.3 That the Respondent's brother worked for JustAnswer, not himself;

- 2.4 That payments into the Respondent's bank account were for the benefit of his brother, rather than himself;
- 2.5 That the Respondent had no involvement with JustAnswer other than accepting payments from them on his brother's behalf.

In doing so, he thereby breached any or all of:

- 2.6 Principle 2 of the SRA Principles ("the Principles");
- 2.7 Principle 4 of the Principles;
- 2.8 Principle 5 of the Principles;
- 2.9 Paragraph 1.4 of the Code of Conduct for Solicitors, RELs and RFLs 2019 ("the Code for Solicitors").

Admissions

3. The Respondent admits the allegation of dishonesty and the breaches pleaded at paragraph 2 above.

Professional Details

4. The Respondent is a solicitor who was admitted to the Roll on 1 May 2019. At the time of the events relating to the allegation, the Respondent was working at Optimal Solicitors ("the Firm") as a solicitor. The Respondent's line manager was Chris Germaine ("Mr Germaine").
5. The Respondent no longer works at the Firm, having resigned on 7 June 2024. The Respondent withdrew his application for a practising certificate for 2025/26 which has now been processed and his application was withdrawn on 18 February 2026. The Respondent therefore does not have a current practising certificate. The Respondent has not been practising as a solicitor since November 2025.

Agreed Facts

6. The following facts and matters, which are relied upon by the SRA in support of the allegation set out within paragraph 2 of this statement, are agreed between the SRA and the Respondent.

7. The Respondent became an employee of the Firm on 16 September 2019. He was engaged to undertake mainly employment work. His employment relationship with the Firm was governed by a contract of employment signed by the Respondent on 11 September 2019 [B29-B42] (the "Contract"). The Contract (which defined his role as "*Employment Solicitor*") contained, among other provisions, the following:
 - 7.1 At clause 7.1, the Respondent's normal hours were defined as 0800-1600, Monday to Friday, with a half-hour for lunch.
 - 7.2 Under the heading "Exclusivity of service", clause 16.1 required the Respondent to "*devote his full time, attention and abilities to his duties during working hours and to act in the best interests of the [Firm] at all times*". It said that without the Firm's written consent, the Respondent was prohibited from "*undertak[ing] any employment or engagement which might interfere with the performance of his duties or conflict with the interests of the [Firm]*".
 - 7.3 Continuing this section, clause 16.2 required the Respondent to "*notify the [Firm] of any employment or engagement which he intends to undertake whilst in the employment of the [Firm] (including any such employment or engagement commenced before employment under this contact)*".
8. The Respondent worked mainly (if not almost entirely) remotely, from his home in Cheshire.
9. On 13 May 2024, the Respondent was informed by the Firm that he was being made redundant. The redundancy notice period was three months.
10. JustAnswer is a US based platform website offering the advice of professionals (ranging from doctors and lawyers to tradespeople) to members of the public. The "experts" whose advice it offers are understood to be independent contractors.
11. JustAnswer's website encourages "experts" to sign up to provide this advice. It says that JustAnswer then checks their credentials and once this has been done, "experts" are able to answer questions posed by those who have signed up (on a monthly subscription basis) to use the website's services.

12. The Respondent has acknowledged that he worked as a “legal expert” with JustAnswer from around 2021 onwards, and that he never informed the Firm that he was working with JustAnswer. JustAnswer never contacted the Firm to enquire into the Respondent’s status as an employee.
13. For the avoidance of doubt, the Respondent accepts that he should have been clear with the Firm about his work through JustAnswer and should have sought express written permission.
14. During the Respondent’s redundancy notice period, Mr Germaine, who was the Firm’s Legal Director and Compliance Officer for Legal Practice, formed concerns about the quality and quantity of the Respondent’s work.
15. Mr Germaine consequently conducted enquiries into the Respondent’s conduct. During these enquiries, Mr Germaine was told by other staff of the Firm that a review of the Respondent’s recent email traffic showed a substantial volume of emails sent by the Respondent from his work email address to his personal email account. Among other things, the attachments included:
 - 15.1 Printouts of tables showing personal income and expenditure, indicating substantial payments to the Respondent each month by JustAnswer via Paypal (most of which exceeded his take-home pay from the Firm) since at least October 2022 **[B71-B98]**. The sums mentioned in the tables between October 2022 and June 2024 amounted to some £81,000 (against earnings of some £45,000). The tables appear to be budgets, with the JustAnswer earnings therefore being anticipated or budgeted earnings rather than the exact sums received (see paragraph 15.3 below).
 - 15.2 Emails showing payments made to the Respondent’s PayPal account by JustAnswer **[B7-B11 & B160-B173]**.
 - 15.3 Screenshots of banking transactions showing payments made by JustAnswer to the Respondent **[B148-B153]**. The sums in the transactions shown (for a period from July 2023 to January 2024) generally exceeded those shown in the income/expenditure tables mentioned in paragraph 14.1 above. For example: the total sum shown

to have been paid between July 2023 and January 2024 was £39,103.25; the equivalent sum mentioned in the tables was £29,765.

16. Mr Germaine met the Respondent via Microsoft Teams on 5 June 2024 to discuss his work on client files (“the First Meeting”). Following that meeting, Mr Germaine undertook further checks of work done. On the basis of that review, and of the above attachments, Mr Germaine formed the suspicion that the Respondent was working for someone other than the Firm (that is, for JustAnswer) during his employment. On 6 June 2024, he sent the Respondent a letter via email, suspending him pending a formal investigation meeting **[B59-B60]**. The formal investigation meeting (“the Second Meeting”) took place the following day, on 7 June 2024 at around 11am. A full but non-verbatim note of the Second Meeting was taken **[B1-B5]**, during which:

- 16.1 Mr Germaine and the Respondent discussed Mr Germaine’s concerns about the amount of work that the Respondent was doing, and about his record-keeping;
- 16.2 Mr Germaine asked if the Respondent was currently undertaking work for anyone else. The Respondent said that he was “*not yet*” doing so;
- 16.3 Mr Germaine asked if – during the past four years – he had worked for anyone else while working for the Firm. The Respondent said he had not;
- 16.4 Mr Germaine asked who JustAnswer were, and why they were paying money to the Respondent each month. The Respondent said they were a “*platform to give legal advice*” and denied that the money went to him;
- 16.5 Mr Germaine asked what the Respondent’s links to JustAnswer were. The Respondent said his brother worked for them, and used his account to get paid by JustAnswer;
- 16.6 Mr Germaine asked what the Respondent’s brother did. The Respondent replied that he was “*not at liberty to say*”; and
- 16.7 Mr Germaine asked the Respondent to confirm that he had no involvement with JustAnswer other than accepting payments from them on someone else’s behalf. The Respondent agreed that this was the case.

17. As the Respondent later acknowledged, none of his responses as particularised in paragraphs 15.2-15.5 and 15.7 above were true. In the Respondent's representations, the Respondent stated:

"The incident of dishonesty occurred on 7 June 2024, during a meeting with Mr. Germaine (a director at the firm) convened to discuss my work and, unexpectedly, my connection to JustAnswer. At that point, I was under immense stress – and my mental state was extremely fragile. When questioned about payments from JustAnswer, I panicked. In a moment of severe anxiety, I falsely claimed that the payments were for work my brother had done, using my account. This was not true, and I deeply regret that I misled my employer in this way". [B15]

"Subsequently, when the SRA opened its investigation (prompted by the firm's report of my conduct), I cooperated fully and transparently. In my first response to the SRA on 17 July 2024, I admitted and clarified the truth: I apologised for the incorrect information I had given to my employer". [B15]

18. Shortly after the Second Meeting, in an email sent at 1.17pm [B68], the Respondent resigned with immediate effect, giving the following reason:

"After the events of today, it has become clear to me that the foundational trust and mutual respect necessary for our relationship as employer and employee have been irreparably compromised."

19. On behalf of the Firm, Mr Germaine reported the Respondent's conduct to the SRA by email on 20 June 2024.

20. During the SRA's investigation, Mr Germaine was asked to provide witness evidence. He did so in the form of a witness statement with exhibits dated 27 January 2025. Mr Germaine's statement [B20-B27] set out the following:

20.1 The Respondent had been employed by the Firm since 2019, primarily as an employment solicitor. However, employment fee income had always "disappointed", so the decision was made in 2024 to make the Respondent redundant;

20.2 In the process of winding down the Respondent's caseload, file reviews indicated limited work being done. At the same time, several complaints were

made about the Respondent, and Mr Germaine was informed by the Firm's HR manager that email scanning had shown a significant quantity of emails sent by the Respondent to his personal email address;

- 20.3 Mr Germaine said he had been dissatisfied with the Respondent's responses in their First Meeting of 5 June 2024. His further enquiries accentuated that dissatisfaction. This was in part because his review of the emails and their attachments indicated that the Respondent had been working for another employer (that is, JustAnswer), which Mr Germaine considered to be in breach of the Contract;
- 20.4 Mr Germaine decided to suspend the Respondent with effect from 6 June 2024;
- 20.5 The Second Meeting had been fraught, and Mr Germaine believed the Respondent had been evasive and untruthful during it. He also was concerned that if indeed the Respondent had been receiving funds for his brother, that might amount to either tax evasion or money laundering;
- 20.6 The Firm had never been approached to provide a reference for the Respondent to JustAnswer; nor had JustAnswer ever been in contact with the Firm to discuss employing the Respondent; nor had the Respondent ever sought permission to work with JustAnswer. The Firm knew nothing of the Respondent's involvement with JustAnswer until Mr Germaine reviewed the attachments from the Respondent's emails. Mr Germaine said such involvement would have been considered a conflict of interest, and the Firm would not have given permission had it been asked.

Breach of the Principles and Codes of Conduct

Principle 4: honesty

- 21. The SRA relies upon the test for dishonesty stated by the Supreme Court in *Ivey v Genting Casinos* [2017] UKSC 67 at [74], which applies to all forms of legal proceedings, namely that the person has acted dishonestly by the ordinary standards of reasonable and honest people:

"When dishonesty is in question the fact-finding tribunal must first ascertain (subjectively) the actual state of the individual's knowledge or belief as to the facts. The reasonableness or otherwise of his belief is a matter of evidence (often in practice determinative) going to whether he held the belief, but it is not an additional

requirement that his belief must be reasonable; the question is whether it is genuinely held. When once his actual state of mind as to knowledge or belief as to facts is established, the question whether his conduct was honest or dishonest is to be determined by the fact-finder by applying the (objective) standards of ordinary decent people. There is no requirement that the defendant must appreciate that what he has done is, by those standards, dishonest.”

22. When the Respondent told Mr Germaine during the interview that he did not do any work for JustAnswer and that the payments through his account were for his brother's benefit, he knew or believed the following:
 - 22.1 His brother had no connection with JustAnswer;
 - 22.2 He (and not his brother) had worked with JustAnswer for at least two and a half years;
 - 22.3 The Contract required him to inform the Firm if he was intending to undertake work for anyone else;
 - 22.4 He had not told the Firm about his relationship with JustAnswer during that period; and
 - 22.5 The payments into his account were for his own benefit, not his brother's.

23. Given this state of knowledge and belief, the Respondent accepts that he acted dishonestly by the standards of ordinary decent people in purporting to his employer that he had no working relationship with (and had never had a working relationship with) JustAnswer, and that the funds paid into his account were for his brother rather than himself. Ordinary decent people would consider it dishonest for a solicitor to put forward purported facts, particularly in response to direct questions from his employer concerning matters in which the employer had a reasonable interest, which were not correct and which the solicitor in question knew were not correct.

Principle 5: integrity

24. The Respondent's accepts that his actions amounted to a failure to act with integrity (i.e. with moral soundness, rectitude and steady adherence to an ethical code) in breach of Principle 5 of the SRA Principles. In *Wingate v Solicitors Regulation Authority v Malins [2018] EWCA Civ 366*, it was said that integrity connotes adherence to the

ethical standards of one's own profession. The Court of Appeal explained that integrity is a broader concept than dishonesty [95] and that it is a "*useful shorthand to express the higher standards which society expects from professional persons and which the professions expect from their own members*" [97]. Examples in the SRA's guidance note include a wilful or reckless disregard of ethics, taking unfair advantage of clients, and knowingly or recklessly causing harm or distress to another.

25. A solicitor acting with integrity would have been honest with his employer concerning outside employment which was, or was likely to be, in breach of his contract of employment – particularly when asked direct questions concerning that outside employment. Such a solicitor would not have attempted to use a third party (whether a relative or otherwise) to disguise his involvement in outside employment.
26. The Respondent accepts that he failed to act with integrity in that:
 - 26.1 He knew, or ought to have known, that the Contract required him to inform his employer of any professional engagement with a third party;
 - 26.2 He failed to inform the firm of his relationship with JustAnswer;
 - 26.3 When asked directly about his relationship with JustAnswer, he denied that any such relationship existed, knowing that this was untrue
 - 26.4 When asked about the payments from JustAnswer coming into his bank account, he claimed that they were for his brother's benefit. He knew that this was untrue; and
 - 26.5 These untrue statements were made in order to protect himself.

Principle 2: public trust

27. Principle 2 requires solicitors to act in a way that upholds public trust and confidence in the solicitors' profession and in the legal services provided.
28. The public must be able to be confident in believing that a solicitor will not misrepresent their situation or that of their client. This includes misrepresentations to the solicitor's employer – particularly when this misrepresentation is in the cause of self-protection.

29. In all the circumstances, by misrepresenting his relationship with JustAnswer to his employer, the Respondent accepts that he undermined public trust and confidence in the profession.

Paragraph 1.4 of the Code for Solicitors: misleading clients, the court, or others

30. The proper conduct of regulated law firms requires that managers can rely on those reporting to them, not to mislead them, whether by act or omission or by complicity in another's act or omission; just as it requires that solicitors do not mislead clients, courts, or tribunals.
31. The Respondent knew at the time of the Meeting that he, not his brother, was working for JustAnswer; and that the payments in question were to him, not his brother. Similarly, he knew (or ought to have known) at the time that in working for JustAnswer he was likely to be acting in breach of his Contract with the Firm. The Respondent accepts that his statements to Mr Germaine actively misled his employer on these points.

Non-Agreed Mitigation

32. The following points are advanced by way of mitigation on behalf of the Respondent, but their inclusion in this document is not advanced as an excuse for his conduct and does not amount to adoption or endorsement of such points by the SRA.
33. The misconduct arose from a single meeting on 7 June 2024. It was a one-off incident and was not part of a sustained course of dishonesty. The Respondent accepts that he gave false answers during that meeting and deeply regrets doing so.
34. At the time of the meeting, the Respondent was under immense personal and professional stress. He had recently been informed that he was being made redundant and was extremely anxious about the loss of his employment, income and professional future.
35. The Respondent relies on the independent psychiatric report of Dr Marc Lyall dated 27 January 2025. That report records that, when questioned on 7 June 2024, the Respondent was likely in an extremely high state of anxiety, was psychologically overwhelmed, and was likely focused on trying to manage in the moment rather than giving proper thought to the contents of what he said.

36. The report also records symptoms of Generalised Anxiety Disorder with Panic Disorder and mild to moderate symptoms of Clinical Depression. The Respondent relies on this medical evidence as important contextual mitigation.
37. The Respondent does not suggest that his mental health excuses the misconduct. He accepts that solicitors must act honestly and with integrity even under pressure. However, the psychiatric evidence provides important context as to how the incident occurred and why it was out of character.
38. The Respondent asserts that he had no relevant prior regulatory history and, during his legal career, had not previously been subject to disciplinary findings, regulatory sanction, or any finding of dishonesty. His position is that this was an isolated lapse against the background of an otherwise unblemished professional and regulatory record.
39. The process has now been ongoing for almost two years since the events of June 2024. The Respondent has experienced significant personal, professional, financial and mental health consequences during that period.
40. There is no allegation that client money was misused, no allegation that any client was misled, and no allegation that any client suffered financial loss as a result of the misconduct.
41. The Respondent has expressed genuine remorse and insight. He recognises the seriousness of being dishonest to his employer and the damage such conduct can cause to public confidence in the profession.
42. The Respondent has reflected deeply on the circumstances that led to the misconduct. He has learned from his mistakes and understands that, regardless of stress or personal circumstances, he was required to be honest and transparent with his employer.
43. Following the psychiatric report, the Respondent has taken steps to address his anxiety and panic disorder. He was previously on prescribed medication, which assisted him for a period. He is also seeking alternative and ongoing methods of managing his anxiety and panic symptoms, with the aim of ensuring that he is better able to manage acute stress and that such circumstances do not arise again.

44. The Respondent's family circumstances have also been affected. He has a child with additional needs, and the loss of his professional status and income has had a substantial impact on him and his family. This is not relied on as an excuse, but as part of the overall personal mitigation.
45. Shortly after the meeting, the Respondent resigned from the Firm. He has since withdrawn his practising certificate application and does not currently hold a practising certificate.
46. The Respondent accepts the seriousness of the misconduct and, although he relies on the above matters in mitigation, he accepts the proposed sanction of strike-off as part of this agreed outcome.

Penalty proposed & costs

47. Having considered the Solicitors Disciplinary Tribunal's Guidance Note on Sanctions (11th Edition), the SRA contends, and the Respondent accepts, that in light of the seriousness of the allegation against him – which includes an allegation of dishonesty – the proper penalty in this case is that the Respondent be struck off the Roll of Solicitors. The Respondent accepts for the purposes of this agreed outcome that the proposed sanction is strike-off.
48. With respect to costs, it is further agreed that Matthew Moss should pay the SRA's costs of this matter agreed in the sum of £5759.00.

Explanation as to why such an order would be in accordance with the Tribunal's sanctions guidance

49. The Respondent has admitted dishonesty. The Tribunal's *Guidance Note on Sanction* (11th edition), at paragraph 28, states that: "*The most serious misconduct involves dishonesty, whether or not leading to criminal proceedings and criminal penalties. A finding that an allegation of dishonesty has been proved will almost invariably lead to striking off, save in exceptional circumstances (see Solicitors Regulation Authority v Sharma [2010] EWHC 2022 (Admin)).*"
50. In Sharma, Coulson J summarised the consequences of a finding of dishonesty by the Tribunal against a solicitor:

“(a) Save in exceptional circumstances, a finding of dishonesty will lead to the solicitor being struck off the Roll ... That is the normal and necessary penalty in cases of dishonesty...

(b) There will be a small residual category where striking off will be a disproportionate sentence in all the circumstances ...

(c) In deciding whether or not a particular case falls into that category, relevant factors will include the nature, scope and extent of the dishonesty itself, whether it was momentary ... or over a lengthy period of time ... whether it was a benefit to the solicitor ... and whether it had an adverse effect on others...”

51. The SRA's view is that there are no exceptional circumstances here. The SRA's view is that the mitigation advanced by the Respondent does not amount to exceptional circumstances sufficient to avoid strike-off.
52. Having considered the Solicitors Disciplinary Tribunal's *Guidance Note on Sanctions*, the seriousness of the Respondent's misconduct is at the highest level. It is submitted that strike off is required for the protection of the public and the reputation of the legal profession, and that a lesser sanction would be inappropriate. The Respondent accepts that the misconduct was serious and that dishonesty by a solicitor is treated with the utmost gravity. The Respondent relies on the mitigation set out above but accepts, as part of this agreed outcome, that strike-off is the proposed sanction.

Summary

53. It is submitted that the proposed outcome, which has been agreed between the parties, is that the Respondent should be struck off the Roll of Solicitors. This is proportionate and in the public interest. Further, the Respondent should pay the SRA's costs in the sum of £5759.00

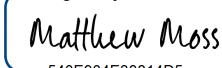
Dated this 10th day of July 2026



.....

Rhys Corbett

On behalf of the SRA

Signed by:

.....540E904E38814D5,.....

Matthew Moss