

**CATANIA & EHRLICH, P.C.**  
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*Frank Catania, Jr.*  
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*\*Admitted in NJ & NY*

*\*\* Admitted in IL, NV & WI*

*\*\*\* Admitted in NJ, PA & NV*

May 24, 2013

Supreme Court of New Jersey  
Office of Attorney Ethics  
P.O. Box 963  
Trenton, NJ 08625

Attn: Missy Urban, Deputy Ethics Counsel

Re: Office of Attorney Ethics v. Frank Catania Jr., Esq.  
Docket No: XIV-2013-0118E

Dear Ms. Urban:

Pursuant to your letter request of even date, kindly accept the within as my written explanation regarding both the \$15,000 and \$10,000 loans from Amorosi.

The \$15,000 loan was requested from Charles (Chris) Amorosi on December 21, 2010 and was needed for Cattino Fitness, which is a company of which I am a 50% principal. The purpose for the loan was to cover payroll which was paid on December 16, 2010. Cattino was to receive a wire transfer on or about December 16<sup>th</sup>, which was never received and resulted in the need for the within loan.

The \$10,000 loan was also requested from Chris Amorosi on December 28, 2010 and was requested for the payment of legal fees due Greenbaum, Rowe on behalf of Essex County Motors, Inc., of which I was also a 50% principal. Mr. Bruck of Greenbaum Rowe advised that if payment was made before December 31, 2010, the firm would reduce the balance due for attorney fees by nearly \$8,000.00, bringing it down to the \$10,000.00.

If there is anything else that you need in this regard, please let me know and I will supply.

Very Truly Yours,  
CATANIA & EHRLICH, P.C.

By: FRANK CATANIA JR

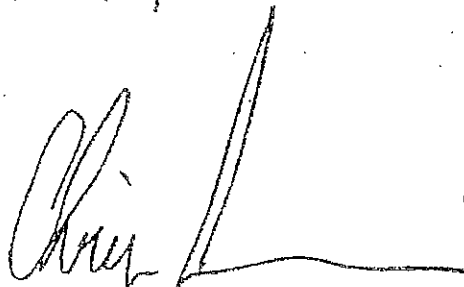
FCJ/lm

**EXHIBIT**  
**28**

12/21/2010

FRANK,

As you Requested, the within  
shall serve as my Authorization  
for you to WithDRAW AND  
BORROW \$15,000.00 FROM THE  
MONIES YOU ARE HOLDING IN  
ESCROW FOR MY HOUSE at 3441  
BERGEN AVENUE, TOMS RIVER, NJ  
08753.



ATTEST:

2010 JUN 11 A 10:09

2010 JUN 11 A 10:09

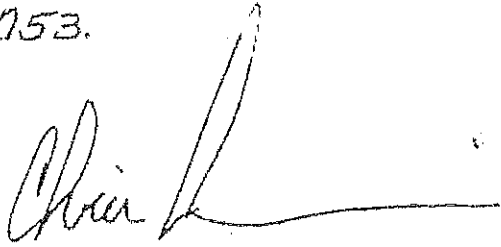
EXHIBIT

29

12/28/10

FRANK,

ONCE AGAIN, AS YOU REQUESTED, THE WITHIN IS  
MY AUTHORIZATION FOR YOU TO BORROW ANOTHER  
\$10,000.00 FROM MY MONEY HELD IN ESCROW IN YOUR  
TRUST ACCOUNT FOR MY HOUSE AT 3441 BERGEN AVENUE  
TOMS RIVER, NJ, 08753.



ATLANTIC  
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2013 JUN 11 A 10 09

RECEIVED