

Final

**RHODE ISLAND SUPREME COURT
ETHICS ADVISORY PANEL
Opinion No. 99-15, Request No. 785
Issued August 19, 1999**

Facts:

The inquiring attorney asks whether he/she may represent a client who has several causes of action against a bank in which the inquiring attorney has personal, business and client's accounts.

Issue Presented

The inquiring attorney asks whether he/she has a conflict of interest in the representation of the client.

Opinion:

The inquiring attorney may represent the client provided that pursuant to Rule 1.7(b) he/she reasonably believes that the representation will not be adversely affected, and the client consents after consultation.

Reasoning:

Rule 1.7(b) states as follows:

(b) A lawyer shall not represent a client if the representation of that client may be materially limited by the lawyer's responsibilities to another client or to a third person, or by the lawyer's own interests, unless:

(1) the lawyer reasonably believes the representation will not be adversely affected; and

(2) the client consents after consultation. When representation of multiple clients in a single matter is undertaken, the consultation shall include explanation of the implications of the common representation and the advantages and risks involved.

The Panel concludes that the inquiring attorney may properly represent the client provided he/she reasonably believes that the representation will not be adversely affected by the

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inquiring attorney's business relationship with the bank and the client consents after disclosure and consultation. Based on the facts as presented, the Panel is of the opinion that such a belief does not appear to be unreasonable.