



Attorney Misconduct Complaint

Your Contact Information

Title: Mr.

First name: Charles

Middle name: William

Last name: Kinslow IV

Address: 1002 Park Avenue Unit 4B

City: Monroe

State: LA

ZIP code: 71201

Email: chase.kinslow@gmail.com

Your telephone numbers:

Home: (501) 707-7779

Work:

Cell:

Attorney's Information

First name: Madison

Middle name: Grace

Last name: Marshall

Address: 600 Anton Blvd Ste 1800

City: Costa Mesa

State: CA

ZIP code: 92626

Email: madison.marshall@morganlewis.com

CA Bar License #: 359485

Primary phone: (714) 830-0434

Other phone:

Cell phone:

Website: <http://madison.marshall@morganlewis.com>

Have you or a member of your family complained to the State Bar about this attorney previously?

☐ Yes ☒ No

Did you hire the attorney?

☐ Yes ☒ No

Does this complaint involve allegations of theft or misappropriation of funds?

☐ Yes ☒ No

Does this complaint involve allegations of attorney misconduct against a person 65 years of age or older?

☐ Yes ☒ No

Does this complaint involve allegations of attorney misconduct against a person who is incapacitated, infirm, disabled, incarcerated, an immigrant, or a minor?

☐ Yes ☒ No



Attorney Misconduct Complaint

Does this complaint involve allegations that the attorney has abandoned a client?

☐ Yes ☒ No

Does this complaint involve allegations about an attorney who provided, or was supposed to provide, services related to immigration?

☐ Yes ☒ No

Are you an attorney?

☒ Yes ☐ No

Does this complaint involve allegations against opposing counsel?

☐ Yes ☒ No

Are you filing this complaint based on your duty to report professional misconduct under Rule of Professional Conduct 8.3? (Additional information regarding filings under Rule 8.3 is in these FAQs.)

☐ Yes ☒ No

Enter the approximate date you hired the attorney and the amount, if any paid to the attorney.

Date:

Amount paid:

What is your connection with the attorney? Explain briefly.

Unrepresented consumer. The attorney formally asserted representation on behalf of Affirm, Inc. as corporate defense counsel in an active dispute regarding statutory consumer fraud, Unfair Competition Law violations, and regulatory disclosures where I was the impacted consumer.

Statement of Complaint

Include with your submission a statement of what the attorney did or did not do that is the basis of your complaint. Please state the facts as you understand them. Do not include opinions or arguments. If you hired the attorney(s), state what you hired the attorney(s) to do. Additional information may be requested.



Attorney Misconduct Complaint

COMPLAINT REGARDING ATTORNEY CONDUCT

Complainant: Charles W. Kinslow IV, J.D., C.P.A.

Respondent Attorney: Madison Marshall (Morgan Lewis & Bockius LLP)

FACTUAL STATEMENT OF CONDUCT:

1. On July 24, 2026 (4:34 PM CDT), Respondent Madison Marshall sent an email asserting legal representation of Affirm, Inc. ("We have been retained by Affirm... Please direct all future correspondence to me"). In her email, Respondent stated she understood Complainant was "interested in making a payment" and requested a phone conference.
2. On July 24, 2026, Complainant responded by providing written documentation and payment confirmation receipts proving that bank BillPay payments had already been processed and credited on July 22 and July 23, 2026, disproving the factual premise of counsel's inquiry.
3. On July 28, 2026, Affirm submitted formal written disclosures to CFPB Complaint #260717-35668593 falsely stating a "\$26.16 consumer bank chargeback" had occurred and misidentifying the payment instrument as an external financial institution, when the payment was executed using an Affirm virtual card.
4. On August 3, 2026, Complainant notified Respondent Marshall in writing of Affirm's false disclosures to federal regulators. Respondent Marshall failed to respond, investigate, or take corrective action.
5. On August 6, 2026, Complainant served Respondent Marshall with a Rule 4.2 Bar Ethics & Scope Notice, requesting clarification of the scope of representation given that Affirm's automated operational systems continued to send direct debt collection solicitations and text messages to Complainant despite counsel's representation letter. Respondent Marshall has maintained total silence and failed to respond.

ETHICS RULES AT ISSUE: Rule 8.4(c) (Dishonesty/Misrepresentation), Rule 4.2 (Communication with Represented/Unrepresented Persons), Rule 1.4 (Communication), and Rule 8.3 (Reporting Misconduct).

Attorney's Information

First name: Arjun

Middle name: P

Last name: Rao

Address: 600 Anton Boulevard, Suite 1800

City: Costa Mesa

State: CA

ZIP code: 92626

Email: arjun.rao@morganlewis.com

CA Bar License #: 265347

Primary phone: (714) 830-0600

Other phone:

Cell phone:

Website: <http://arjun.rao@morganlewis.com>

Have you or a member of your family complained to the State Bar about this attorney previously?

☐ Yes ☒ No

Did you hire the attorney?

☐ Yes ☒ No

Does this complaint involve allegations of theft or misappropriation of funds?

☐ Yes ☒ No



Attorney Misconduct Complaint

Does this complaint involve allegations of attorney misconduct against a person 65 years of age or older?

☐ Yes ☒ No

Does this complaint involve allegations of attorney misconduct against a person who is incapacitated, infirm, disabled, incarcerated, an immigrant, or a minor?

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Does this complaint involve allegations that the attorney has abandoned a client?

☐ Yes ☒ No

Does this complaint involve allegations about an attorney who provided, or was supposed to provide, services related to immigration?

☐ Yes ☒ No

Are you an attorney?

☒ Yes ☐ No

Does this complaint involve allegations against opposing counsel?

☐ Yes ☒ No

Are you filing this complaint based on your duty to report professional misconduct under Rule of Professional Conduct 8.3? (Additional information regarding filings under Rule 8.3 is in these FAQs.)

☐ Yes ☒ No

Enter the approximate date you hired the attorney and the amount, if any paid to the attorney.

Date:

Amount paid:

What is your connection with the attorney? Explain briefly.

The attorney is a Partner at Morgan Lewis & Bockius LLP who was CC'd on legal representation emails sent to me by associate Madison Marshall, and he is presumably her supervising partner regarding Affirm, Inc.

Statement of Complaint

Include with your submission a statement of what the attorney did or did not do that is the basis of your complaint. Please state the facts as you understand them. Do not include opinions or arguments. If you hired the attorney(s), state what you hired the attorney(s) to do. Additional information may be requested.



Attorney Misconduct Complaint

COMPLAINT REGARDING ATTORNEY CONDUCT

Complainant: Charles W. Kinslow IV, J.D., C.P.A.

Respondent Attorney: Arjun P. Rao (Partner, Morgan Lewis & Bockius LLP)

FACTUAL STATEMENT OF CONDUCT:

1. Respondent Arjun P. Rao is a Partner at Morgan Lewis & Bockius LLP. On July 24, 2026 (4:34 PM CDT), associate Madison Marshall sent an email to Complainant asserting legal representation of Affirm, Inc., and CC'd Respondent Rao on the communication.
2. On July 24, 2026, Complainant replied directly to associate Marshall, CC'ing Respondent Rao, attaching bank BillPay payment receipts proving legitimate loans were already fully paid, disproving the factual premise of counsel's inquiry.
3. On July 28, 2026, Affirm submitted formal written disclosures to CFPB Complaint #260717-35668593 falsely claiming a "\$26.16 consumer bank chargeback" occurred and misidentifying the payment instrument as an external financial institution, when the payment was executed using an Affirm virtual card.
4. On August 3, 2026, Complainant sent a written notice to associate Marshall, CC'ing Respondent Rao, detailing Affirm's false disclosures to federal regulators. As the supervising partner CC'd on the matter, Respondent Rao failed to investigate, direct corrective action, or respond.
5. On August 6, 2026, Complainant served associate Marshall with a Rule 4.2 Ethics & Scope Notice, CC'ing Respondent Rao, pointing out that Affirm's automated operational systems continued sending direct debt collection solicitations and text messages to Complainant despite counsel's representation letter. Respondent Rao took no remedial action and maintained total silence.
6. Under Rule 5.1, a partner who is CC'd on client representation communications and subsequent ethical notices has direct knowledge of the matter and a supervisory obligation to ensure compliance with professional rules and take reasonable remedial measures.

ETHICS RULES AT ISSUE: Rule 5.1 (Responsibilities of Supervisory Lawyers), Rule 8.4(c) (Dishonesty/Misrepresentation), Rule 4.2 (Communication with Represented/Unrepresented Persons), and Rule 1.4 (Communication).

Related Court Case Information

Court name:

Case name:

Case number:

Approx. date case was filed:

Size of law firm complained about Unknown

If you are not a party to this case, what is your connection with it? Explain briefly.



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Attachments

☐ No files attached

- Affirm_Liability_Clearance_July16.pdf
- Affirm_Managing_Counsel_Directive_July17.pdf
- CA AG Complaint Response.pdf
- CA AG Complaint.pdf
- CFPB_Complaints_AffirmResponse_MyFeedback.pdf
- LA AG Complaint and Email.pdf
- Morgan_Lewis_Correspondence.pdf

Translation Information

☒ Not applicable

The State Bar accepts complaints in over 200 languages. If you need translation services to communicate with the State Bar, please let us know by completing this section of the complaint form. We will communicate with you through a translation service in the language of your choice. Do you need translation services?

☐ Yes ☐ No

State the language in which you need formal translation:

Submission

☒ By checking this box I certify that all information on this form is true and correct. I understand that the content of my complaint can be disclosed to the attorney. I understand that I waive the attorney client privilege and any other applicable privilege between myself and the attorney to the extent necessary for the investigation and prosecution of the allegations. I also agree that the checkbox and my name typed below are to be used as my electronic signature.

☒ I understand that if the Office of Chief Trial Counsel (OCTC) prosecutes allegations contained in this complaint, I may be required to testify before the State Bar Court in order to prove the charge or charges or misconduct against the above-named attorney.

☒ I understand that every person who reports to the State Bar or causes a complaint to be filed with the State Bar that an attorney has engaged in professional misconduct, knowing the report or complaint to be false and malicious, is guilty of a misdemeanor.

Signature Charles William Kinslow IV



The State Bar *of California*

Attorney Misconduct Complaint

Date: 8/8/2026