Arizona Supreme Court
Administrative Office of the Courts

INVESTIGATION SUMMARY, DETERMINATION, PROBABLE CAUSE REVIEW AND RECOMMENDATION REPORT

Complaint Nos. 25-0053 and 25-0054

License Nos. [redacted]

June 2, 2026

Certification and Licensing Division

ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
INVESTIGATION SUMMARY, DETERMINATION, PROBABLE CAUSE REVIEW AND RECOMMENDATION REPORT

LICENSE HOLDER INFORMATION	**License Holder:**	Roger Coventry
	License Number:	[redacted]
	Business Name:	Coventry, Vernon and Roberts, LLC
	License Number	[redacted]
	Type of Licenses:	Individual Fiduciary Fiduciary Business Entity
COMPLAINANT	**Name:**	Burke Johnston
INVESTIGATION INFORMATION	**Complaint Numbers:**	25-0053 and 25-0054
	Investigator:	Crystal Jones

Complaint Received:	August 15, 2025
Complaint Forwarded to the License Holder:	September 24, 2025
License Holder Received Complaint:	September 29, 2025
Response From License Holder:	October 1, 2025
Period of Active Licensure (Roger Coventry):	January 23, 2003 - Present
Period of Active Licensure (Coventry, Vernon, & Roberts, LLC):	June 20, 2023 - Present
Status of Licenses:	Active
Availability of License Holder:	Available
Availability of Complainant:	Available via email
Report Date:	June 2, 2026

ALLEGATIONS:

1. Coventry, Vernon and Roberts, LLC and Roger Coventry excessively billed the trust for tasks related to:
    a. Ordering checks for the trust beneficiary.
    b. Providing the trust beneficiary monthly invoices.
    c. Answering the trust beneficiary's request for information and account status involving a negative balance financial transaction.

ADDITIONAL FINDINGS:

None.

SUMMARY OF INVESTIGATIVE PROCEDURE:

- Written complaint and documentation submitted by complainant, Burke Johnston ("Johnston").
- Written response and documentation submitted by license holder, Roger Coventry ("Coventry"), former designated principal of Coventry, Vernon, and Roberts, LLC.
- Review of applicable Certification and Licensing Division ("Division") records.
- Review of applicable sections of Arizona Revised Statutes ("A.R.S."), Arizona Codes of Judicial Administration ("ACJA") §7-201 and §7-202, and Arizona Supreme Court Rules.

INTERVIEWS:

None.

The Division requested an interview with the Johnston in connection with its review of the allegations. Johnston declined to be interviewed.

SUMMARY OF FACTUAL FINDINGS OF INVESTIGATION:

The Division substantiated allegation 1 b., and c. The Division did not substantiate allegation 1 a.

By way of background, Johnston is the sole beneficiary of the Burke Johnston Irrevocable Trust, dated September 16, 2021 ("Burke Trust"). Coventry, Vernon and Roberts, LLC was named as Trustee of the Burke Trust on the same day.

Coventry, Vernon, and Roberts, LLC was previously known as Childers & Coventry, LLC. Coventry submitted a change of business name to the Division on April 29, 2024. Coy Vernon is the current designated principal of Coventry as of April 7, 2026.

Allegation 1: Coventry, Vernon and Roberts, LLC and Roger Coventry excessively billed the trust for tasks related to:

a. Ordering checks for the trust beneficiary.

In the complaint, Johnston alleged that Coventry charged excessive fees by billing $64.50 in the month of June 2025, for ordering checks on behalf of the trust beneficiary.

In response to the complaint, Coventry explained that the process of ordering checks through an online banking platform, including verification of the account number and routing number, may require more time than is ultimately billed. Coventry stated that, pursuant to company protocol, staff are instructed to round down the time recorded when documenting the work performed. Coventry explained that it was billed at the lower assistant estate administrator rate.

The Division reviewed the invoice associated with ordering the checks, which reflects a total of 30 minutes spent on the process, including ordering the checks, receiving them, and verifying the associated account information.

In subsequent correspondence, Coventry stated that, in response to Johnston's concerns regarding the check-ordering charge, a $100 credit was issued to the Burke Trust on September 30, 2025. Supporting documentation substantiating the credit was provided by Coventry and reviewed by the Division.

The Division finds that Coventry provided a consistent and reasonable explanation of their internal billing practices, including the practice of rounding down recorded time. The amount charged does not appear facially unreasonable in light of the services described. Additionally, the subsequent issuance of a $100 credit, exceeding the original charge, further mitigates any potential concern of financial harm to the Burke Trust.

Allegation 1 a. is not substantiated.

b. Providing the trust beneficiary monthly invoices.

In his complaint, Johnston alleged that he was improperly charged for the provision of monthly invoices and asserted that such invoices were included as part of the services provided to the Burke Trust. He maintained that no disclosure was made that he would be billed for receiving those invoices.

In response, Coventry stated that its standard practice is to include copies of invoices with its annual trust accountings, and that additional requests for invoices are accommodated but billed in accordance with its fee schedule. Coventry maintained that the governing trust instrument does not require the provision of monthly invoices. The Division reviewed the Burke Trust, provided by Coventry, and did not identify any provision mandating monthly invoices.

However, the Division reviewed a letter dated October 21, 2021, provided by Johnston in prior complaint numbers 24-0017 and 24-0018. The letter, which served as an introduction to Coventry and its role as trustee, included a section titled "4. Fees," which stated that monthly invoices would be provided to Johnston. See below.

> 4. Fees – We will charge fees on an hourly basis for our trust administration services in accordance with our fee schedule then in effect. We will issue monthly statements to you and to the Trust Protector.

Email correspondence, between Johnston and Coventry, further reflects Johnston's continued concern regarding the timeliness of invoices. On August 19, 2024, Johnston sent an email to estate administrator, JR Oyama ("Oyama") stating that monthly invoices had not been consistently provided. On August 20, 2024, Oyama responded and stated that invoices would be provided during the second or third week of each month.

The Division's review of billing records revealed that invoices were not consistently provided within that timeframe and that, in several instances, Johnston was billed after requesting invoices that had not been timely issued. Charges were applied for invoice requests in September 2024, March 2025, April 2025, June 2025, September 2025, and October 2025.

When presented with these findings by the Division, in follow-up correspondence, Coventry acknowledged that internal billing errors contributed to the improper charges. Specifically, Oyama did not fully document the work performed on invoice line items, resulting in unclear or incomplete descriptions of tasks. The total fees charged to Johnston for providing the invoices and responding to his requests amounted to $95.50. Coventry applied a $300 refund to the Burke Trust and stated they committed to additional training and closer supervision of staff, including Oyama. The Division reviewed documentation confirming that the refund was deposited on February 3, 2026.

The Division notes that despite Johnston explicitly raising concerns in his August 19, 2024, email to Oyama (see below), and requesting refunds for fees associated with invoice provision, similar billing practices continued in subsequent months.

> I am requesting that a review be conducted of my account and the immediate refund of any and all fees associated with the reading of emails requesting monthly statements and any actions related to providing the few monthly statements that I did receive. I would expect that theses, what I can best describe (in my opinion) to be "fraudulent" fees are returned to my inheritance account immediately.

The Division determined that Coventry's repeated billing errors and insufficient documentation reflects improper billing practices. Coventry was explicitly made aware of potential confusion and disputes by Johnston in August 2024 but continued similar billing practices in subsequent months. The issuance of a $300 refund and Coventry's corrective actions are mitigating factors that address the impact of these errors on the Burke Trust.

ACJA §7-201(F)(1):

1. Code of Conduct. Each individual certificate holder shall adhere to the code of conduct or standards of conduct, subsection (J) in the applicable section of the ACJA.

ACJA §7-201(H)(6)(a) and (k)(7) and (8):

6. Grounds for Discipline. A certificate holder is subject to display action if the board finds the certificate holder has engaged in one or more of the following:

a. Failed to perform any duty to discharge any obligation in the course of the certificate holder's responsibilities as required by law, court rules, this section or the applicable section of the ACJA;

k. Engaged in unprofessional conduct, including:

(7) Failed during the performance of any responsibility or duty of the profession or occupation to use the degree of care, skill and proficiency commonly exercised by the ordinary skillful, careful and prudent professional certificate holder engaged in similar practice under the same or similar conditions regardless of any level of harm or injury to the client or customer;

(8): Failed to practice competently by reason of any cause on a single occasion or on multiple occasions by performing…unacceptable client or customer care or failed to conform to the essential standards of acceptable and prevailing practice.

ACJA §7-202(F)(1):

F. Role and Responsibilities of Fiduciaries. In addition to the requirements of ACJA § 7 201(F), the following requirements apply:

1. Code of Conduct. Each licensed fiduciary must adhere to the code of conduct in subsection (J), required by A.R.S. § 14-5651(A)(1).

ACJA §7-202(J)(7):

7. Trustee and Power of Attorney. A licensed fiduciary who is acting as a trustee or agent under a power of attorney must abide by this code of conduct, regardless of whether that person is acting pursuant to court appointment.

A.R.S. §14-10804

A trustee shall administer the trust as a prudent person would, by considering the purposes, terms, distributional requirements and other circumstances of the trust. In satisfying this standard, the trustee shall exercise reasonable care, skill and caution.

A.R.S. §14-10805:

In administering a trust, the trustee may incur only costs that are reasonable in relation to the trust property, the purposes of the trust and the skills of the trustee.

Allegation 1 b. is substantiated.

c. Answering the trust beneficiary's request for information and account status involving a negative balance financial transaction.

In his complaint, Johnston alleged that he was improperly charged $14.50 for Coventry's response to his request for information regarding a negative balance of $1,488.00 reflected on his True Link account on June 10, 2025. Johnston asserted that the negative balance resulted from Coventry's own error and that he should not have been billed on June 11, 2025, for addressing an issue they created.

In response to the complaint, Coventry explained that the negative balance was caused by an error within the True Link account. To manage trust funds efficiently and reduce administrative costs, Johnston's True Link card was linked to a newly established money market account at Comerica Bank. Coventry stated that this structure was implemented to prudently manage trust assets and earn interest. Rather than transferring funds directly from the money market account to the True Link account, funds were transferred from the money market account to a Comerica checking account and then to the True Link account to minimize transaction volume and related administrative expenses.

According to Coventry, in early June 2025, although funds had been transferred to the Comerica account, the True Link account unexpectedly reverted to drawing funds from the Comerica checking account, which did not contain sufficient funds to cover the transaction. Oyama was notified of the issue by Johnston on June 10, 2025, via email. Coventry stated that Oyama promptly corrected the issue by transferring funds from the Comerica account to the True Link account, and that the True Link account was fully funded by June 12, 2025, the earliest date possible once Coventry became aware of the error. Coventry further stated that no fees or penalties were assessed by True Link or Comerica Bank as a result of the transaction.

The Division reviewed the documentation provided by Johnston and Coventry. The record reflects that the negative balance was the result of an account funding configuration issue, and that corrective action was taken shortly after notification. The Division reviewed the True Link and Comerica Bank statement that does not reflect any fees or penalties. However, the Coventry billing entry reflects that Johnston was charged $14.50, on June 11, 2025, for communications to Coventry related to his inquiry regarding the negative balance.

The Division determined that although the negative balance appears to have resulted from an account transfer issue rather than intentional misconduct, the charge of $14.50 for responding to Johnston's inquiry regarding a balance discrepancy attributable to the Burke Trust's account management was improper, as a beneficiary should not bear the cost of seeking clarification regarding an account irregularity arising from the trustee's administrative handling of funds.

ACJA §7-201(F)(1):

> 1. Code of Conduct. Each individual certificate holder shall adhere to the code of conduct or standards of conduct, subsection (J) in the applicable section of the ACJA.

ACJA §7-201(H)(6)(a) and (k)(7) and (8):

6. Grounds for Discipline. A certificate holder is subject to display action if the board finds the certificate holder has engaged in one or more of the following:

a. Failed to perform any duty to discharge any obligation in the course of the certificate holder's responsibilities as required by law, court rules, this section or the applicable section of the ACJA;

k. Engaged in unprofessional conduct, including:

(7) Failed during the performance of any responsibility or duty of the profession or occupation to use the degree of care, skill and proficiency commonly exercised by the ordinary skillful, careful and prudent professional certificate holder engaged in similar practice under the same or similar conditions regardless of any level of harm or injury to the client or customer;

(8) Failed to practice competently by reason of any cause on a single occasion or on multiple occasions by performing…unacceptable client or customer care or failed to conform to the essential standards of acceptable and prevailing practice.

ACJA §7-202(F)(1):

F. Role and Responsibilities of Fiduciaries. In addition to the requirements of ACJA § 7 201(F), the following requirements apply:

1. Code of Conduct. Each licensed fiduciary must adhere to the code of conduct in subsection (J), required by A.R.S. § 14-5651(A)(1).

ACJA §7-202(J)(7):

7. Trustee and Power of Attorney. A licensed fiduciary who is acting as a trustee or agent under a power of attorney must abide by this code of conduct, regardless of whether that person is acting pursuant to court appointment.

A.R.S. §14-10804

A trustee shall administer the trust as a prudent person would, by considering the purposes, terms, distributional requirements and other circumstances of the trust. In satisfying this standard, the trustee shall exercise reasonable care, skill and caution.

A.R.S. §14-10805:

In administering a trust, the trustee may incur only costs that are reasonable in relation to the trust property, the purposes of the trust and the skills of the trustee.

Allegation 1 c. is substantiated.

DISCIPLINARY HISTORY:

None.

SUBMITTED BY:

[redacted]

Crystal Jones, Investigator June 2, 2026
Certification and Licensing Division

REVIEWED BY:

[redacted]

June 3, 2026

Pasquale Fontana, Manager
Certification and Licensing Division Date

REVIEWED BY:

[redacted]

June 9, 2026

Abigail Raddatz, Director
Certification and Licensing Division Date

ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
REVIEW, AND DECISION OF THE PROBABLE CAUSE EVALUATOR

REVIEW AND DECISION OF THE PROBABLE CAUSE EVALUATOR:

Pursuant to ACJA §7-201(H)(5)(a), the deputy director, serving in the capacity of probable cause evaluator under ACJA §7-201(D)(3)(a), having conducted an independent review of the facts and evidence gathered during the course of the investigation of complaint numbers 25-0053 and 25-0054:

[ ] Directs division staff to investigate further.

[x] Determines probable cause does not exist demonstrating the certificate holder has committed any acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):

1 a.

[x] Determines probable cause exists demonstrating the certificate holder has committed one or more acts of misconduct or violations of the statutes, court rules, this section, or the applicable section of the ACJA and enters a written finding to that effect as to Allegation(s):

1 b. and 1 c.

[redacted] 6/24/2026

Jeffrey Schrade Date

Probable Cause Evaluator

ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
RECOMMENDATION TO THE BOARD

LICENSE HOLDER INFORMATION	**License Holder:**	Roger Coventry
	License Number:	[redacted]
	Business Name:	Coventry, Vernon and Roberts, LLC
	License Number:	[redacted]
	Type of License:	Individual Fiduciary, Fiduciary Business Entity

RECOMMENDATION TO THE FIDUCIARY BOARD ("BOARD"):

It is recommended that the Board accept the finding of the Probable Cause Evaluator and enter a finding that Roger Coventry and Coventry, Vernon and Roberts, LLC has not committed the alleged act(s) of misconduct as to Allegation 1 a., as detailed in the Investigation Summary, Determination, Probable Cause Review and Recommendation Report in complaint numbers 25-0053 and 25-0054.

It is further recommended that the Board dismiss Allegation 1 a., with prejudice.

It is further recommended that the Board accept the finding of the Probable Cause Evaluator and enter a finding that Roger Coventry and Coventry, Vernon and Roberts, LLC has committed the alleged act(s) of misconduct as to allegation 1 b. and c., as detailed in the Investigation Summary, Determination, Probable Cause Review and Recommendation Report in complaint numbers 25-0053 and 25-0054.

It is further recommended the Board enter a finding grounds for informal disciplinary action exists pursuant to Arizona Code of Judicial Administration ("ACJA") § 7-201(H)(6) for act(s) of misconduct involving ACJA §§7-201(F)(1), 7-201(H)(6)(a) and (k)(7) and (8); ACJA §§7-202(F)(1), 7-202(J)(7) and A.R.S. §§14-10804 and 14-10805.

When making recommendations for disciplinary action, the Division considered the following mitigating and aggravating factors:

Mitigating factors pursuant to ACJA §7-201(H)(22)(b)(1):

[x] **The absence of a prior disciplinary record;**
[x] **The absence of a dishonest motive;**
[x] **The absence of a selfish motive;**
[ ] Personal or emotional problems;
[x] **A timely good faith effort to make restitution or to rectify consequences of misconduct;**
[x] **Full and free disclosure to the division staff, the board or the hearing officer;**
[x] **A cooperative attitude toward any proceedings;**

[ ] Inexperience in the practice of the profession or occupation;
[ ] Character or reputation;
[ ] Physical or mental disability;
[ ] Physical or mental impairment;
[ ] Delays in the disciplinary proceedings;
[ ] Interim rehabilitation;
[ ] Imposition of other penalties or sanctions;
[ ] Remorse;
[ ] The remoteness of prior offenses;
[ ] Other: ______________________________

Aggravating factors pursuant to ACJA §7-201(H)(22)(b)(2):

[ ] A prior disciplinary record;
[ ] A dishonest motive;
[ ] A selfish motive;
[ ] Multiple offenses;
[ ] Bad faith obstruction of the disciplinary proceedings by intentionally failing to comply with this section, the applicable section of ACJA, court rules or orders of the hearing officer; (Failure to respond to Division requests sent to a valid point of contact reflects an uncooperative attitude toward the investigation)
[ ] Submission of false evidence, false statements or other deceptive practices during the discipline process;
[ ] Refusal to acknowledge wrongful nature of the conduct;
[ ] Vulnerability of the victim;
[ ] Substantial experience in the profession or occupation;
[ ] Indifference to making restitution;
[ ] Other: ________________________________

It is further recommended that the Board direct the Division to issue a Letter of Concern to Roger Coventry, license number [redacted], and to Coventry, Vernon and Roberts, LLC, license number [redacted]

SUBMITTED BY:

[redacted] June 24, 2026

Abigail Raddatz, Director Date
Certification and Licensing Division

ARIZONA SUPREME COURT
ADMINISTRATIVE OFFICE OF THE COURTS
DECISION AND ORDER OF THE BOARD

DECISION AND ORDER:

The Board having reviewed the above Investigation Summary, Determination, Probable Cause Review and Recommendation Report, regarding complaint number 25-0053 and Roger Coventry, license number [redacted]; and complaint number 25-0054 and Coventry, Vernon and Roberts, LLC, license number [redacted] makes a finding of facts and this decision, based on the facts, evidence, and analysis as presented and:

[ ] Request division staff to conduct further investigation;

[ ] Refer the complaint to another entity with jurisdiction;

Referral to: ____

[ ] Determine no violation exists and dismiss the complaint

[ ] with prejudice

[ ] without prejudice

[ ] Determine no acts of misconduct or violation occurred and no discipline is warranted; however the certificate holder's actions need modification or elimination and issue an advisory letter pursuant to subsection (D)(5)(c)(1)(g);

[ ] Enter a finding the certificate holder has violated any provisions of the statutes, court rules, this section, or the applicable ACJA specific sections or subsection (H)(6) and order an emergency summary suspension, pursuant to subsection (H)(9)(d);

[X] Enter a finding the certificate holder has violated any of the provisions of the statutes, court rules, this section, the applicable ACJA sections or subsection (H)(6) and issue an order imposing any or a combination of the following information or formal disciplinary sanctions:

[X] Issue a letter of concern
[ ] Issue a censure
[ ] Resolve any found acts of misconduct or violations by consent order or other negotiated settlement
[ ] Place specific restrictions on a certificate

[ ] Place the certificate holder on probation or a set period of time under specified conditions
[ ] Mandate additional training for the certificate holder
[ ] Issue a cease and desist order pursuant to subsection (E)96)
[ ] Order suspension of a certificate for a set period of time with specific conditions for reinstatement

[ ] Order revocation of a certificate with specific conditions for reinstatement
[ ] Assess costs associated with the investigation and disciplinary proceedings; or
[ ] Impose civil penalties associated with the investigation and disciplinary proceedings.

[X] Order the preparation of documents necessary for informal or formal disciplinary actions under subsection (H)(7)(b), (H)(8)(b) or (H)(9)(b)

[ ] Request the license holder appear before the Board to participate in a Formal Interview, pursuant to ACJA § 7-201(H)(8).

[ ] Enter a finding the public health, safety or welfare is at risk, requires emergency action, and orders the immediate emergency suspension of the license and sets an expedited hearing for:

Date, Time, and Location: ______________________________

[ ] Order the filing of Notice of Formal Charges, pursuant to ACJA § 7-201(H)(10).

[X] Adopts the recommendations of the Division Director.

[ ] Does not adopt the recommendations of the Division Director and orders:

____
____
____
____

[redacted] 07/21/2026

The Honorable Jennifer Perkins, Chair Date
Fiduciary Board