

FINANCIAL DISCLOSURE REPORT
INITIAL FILINGReport Required by the Ethics
in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial) Harner, Michelle M.	2. Court or Organization United States Bankruptcy Court District of Maryland	3. Date of Report 01/26/2018
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) United States Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☒ Initial ☐ Annual ☐ Final 5b. ☒ Amended Report	6. Reporting Period 01/01/2016 to 08/05/2017
7. Chambers or Office Address Edward A. Garmatz United States Courthouse 101 West Lombard Street, 9th Floor Baltimore, Maryland 21201		
IMPORTANT NOTES: The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.		

I. POSITIONS. (Reporting individual only; see pp. 9-13 of filing instructions.)
☐ NONE (No reportable positions.)

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. Professor of Law (completed June 2017)	University of Maryland Francis King Carey School of Law
2. Faculty Adviser (completed June 2017)	University of Maryland Francis King Carey School of Law - Business Law Society
3. Faculty Adviser (completed June 2017)	University of Maryland Francis King Carey School of Law - Journal of Business & Technology Law
4. Member (completed 2017)	University of Maryland Francis King Carey School of Law - Appointments Committee
5. Member (completed 2016)	University of Maryland Francis King Carey School of Law - Middle States 2016 Accreditation Self-Study Steering Committee
6. Member (completed 2017)	University of Maryland Francis King Carey School of Law - Curriculum Committee
7. Visiting Professor of Law (completed June 2015)	Georgetown University Law Center
8. Associate Reporter (completed May 2017)	Advisory Committee on the Federal Rules of Bankruptcy Procedure
9. Resident Scholar (completed December 2015)	American Bankruptcy Institute
10. Member, Board of Directors (ongoing)	American Bankruptcy Institute
11. Independent contractor for recorded bar review lectures(9/13/2017-9/1/2018)	Themis Bar Review
12. School Liaison for University of MD School of Law (completed June 2017)	Maryland State Bar Association Business Law Section
13. Chair (current 2017-2018)	Maryland State Bar Association Business Law Section
14. Member (completed July 2015)	Dodd-Frank Study Working Group for the Administrative Office of the United States Courts.

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15. Member (current) University of Maryland Francis King Carey School of Law Board of Visitors

16. Member (Vice Chair - 2016) (Chair completed 2017 when appointed) AALS, Business Associations Section

17. Member (Chair - 2015) AALS, Creditors' and Debtors' Rights Section

II. AGREEMENTS. *(Reporting individual only; see pp. 14-16 of filing instructions.)*

☒ NONE *(No reportable agreements.)*

DATE

PARTIES AND TERMS

1. _____
2. _____
3. _____

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III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)***A. Filer's Non-Investment Income**☐ NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (yours, not spouse's)
1. 2015	University of Maryland (wages)	\$187,308.00
2. 2015	Georgetown University (wages)	\$30,000.00
3. 2015	American Bankruptcy Institute (wages)	\$60,000.00
4. 2015	Themis Bar Review (independent contractor fees)	\$2,000.00
5. 2015	Administrative Office of the U.S. Courts (independent contractor fees)	\$8,906.00
6. 2015	CCH Incorporated (royalties)	\$2,166.00
7. 2016	University of Maryland (wages)	\$173,652.00
8. 2016	Themis Bar Review (independent contractor fees)	\$2,000.00
9. 2016	LEG, Inc., d/b/a West Academic (royalties)	\$525.00
10. 2016	Administrative Office of the U.S. Courts (independent contractor fees)	\$28,281.00
11. 2016	CCH Incorporated (royalties)	\$841.00
12. 2017YTD	University of Maryland (wages)	\$88,417.00
13. 2017YTD	Themis Bar Review (independent contractor fees)	\$5,000.00
14. 2017YTD	Administrative Office the U.S. Courts (independent contractor fees)	\$8,610.00
15. 2017YTD	W.D. Missouri Annual Koger Institute (honorarium for May 2017 presentation, pre-judgeship)	\$3,000.00

B. Spouse's Non-Investment Income - If you were married during any portion of the reporting year, complete this section.*(Dollar amount not required except for honoraria.)*☐ NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2015	Latham & Watkins LLP (law partnership income)
2. 2015	Ballard Spahr LLP (law partnership income)
3. 2016	Ballard Spahr LLP (law partnership income)
4. 2017	Ballard Spahr LLP (law partnership income)

IV. REIMBURSEMENTS -- transportation, lodging, food, entertainment.
(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)

☐ NONE (No reportable reimbursements.)

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	EXEMPT				
2.					
3.					
4.					
5.					

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V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*☐NONE *(No reportable gifts.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1.	EXEMPT		
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*☐NONE *(No reportable liabilities.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.	American Express	Revolving charge account	J
2.	Citibank, N.A. (Master Card)	Revolving charge account	J
3.			J
4.			J
5.			J

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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. Citibank checking account #1	A	Interest	K	T	Exempt				
2. Citibank checking account #2	A	Interest	K	T	Exempt				
3. Citibank savings account #1	A	Interest	O	T	Exempt				
4. Citibank savings account #2	A	Interest	J	T	Exempt				
5. Citibank savings account #3	A	Interest	J	T	Exempt				
6. Citibank savings account #4	A	Interest	J	T	Exempt				
7. Wells Fargo checking account (now closed)	A	Interest			Exempt				
8. Wells Fargo savings account #1 (now closed)	A	Interest			Exempt				
9. Wells Fargo savings account #2 (now closed)	A	Interest			Exempt				
10. Wells Fargo savings account #3 (now closed)	A	Interest			Exempt				
11. Wells Fargo savings account #4 (now closed)	A	Interest			Exempt				
12. T. Rowe Price 529 account #1 - Maryland CIP Portfolio 2021	A	Dividend	M	T	Exempt				
13. T. Rowe Price 529 account #2 - Maryland CIP Portfolio 2024	A	Dividend	M	T	Exempt				
14. T. Rowe Price 529 account #3 - Maryland CIP Portfolio 2033	A	Dividend	M	T	Exempt				
15. Northwestern Mutual life insurance policy #1 (term life)	A	Int./Div.	L	T	Exempt				
16. Northwestern Mutual Extraordinary Life policy #2 (H)									
17. I. - NM General Premium Accumulation Account	D	Int./Div.	M	T	Exempt				

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

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☐ NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)

18. MetLife Flexible Premium Life Policy #1 (H)									
19. 1. - ML Ultra Short Bond Fund	A	Int./Div.	J	T	Exempt				
20. MetLife Flexible Premium Life Policy #2 (H)									
21. 1. - MetLife General Account 4.0 Guaranteed	A	Int./Div.	J	T	Exempt				
22. Rollover IRA #1 (H)									
23. 1. - Western Asset Institutional Government Fund	A	Int./Div.	K	T	Exempt				
24. 2. - TR Russell 1000 Value Fund	A	Dividend	N	T	Exempt				
25. 3. - TR Russell 1000 Growth Fund	A	Dividend	N	T	Exempt				
26. 4. - TR Russell 2000 Fund	A	Dividend	L	T	Exempt				
27. 5. - JP Morgan USD Emerging Markets Bond Fund	A	Dividend	L	T	Exempt				
28. 6. - TR Enhanced Short fund	A	Dividend	K	T	Exempt				
29. 7. - TR Bloomberg Barclays High Yield Bond Fund	A	Dividend	L	T	Exempt				
30. 8. - Vanguard Bond Index Fund	A	Dividend	N	T	Exempt				
31. 9. - Vanguard FTSE Developed Markets Fund	A	Dividend	N	T	Exempt				
32. 10. - Vanguard Charlotte FDS Total Int'l Bond Fund	A	Dividend	M	T	Exempt				
33. 11. - Vanguard Int'l Equity Index Emerging Markets Fund	A	Dividend	M	T	Exempt				
34. Rollover IRA #2 (H)									

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

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☐ NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
35. 1. - Western Asset Institutional Government Fund	A	Int./Div.	J	T	Exempt				
36. 2. - TR Russell 1000 Value Fund	A	Dividend	K	T	Exempt				
37. 3. - TR Russell 1000 Growth Fund	A	Dividend	K	T	Exempt				
38. 4. - TR Russell 2000 Fund	A	Dividend	J	T	Exempt				
39. 5. - JP Morgan USD Emerging Markets Bond Fund	A	Dividend	J	T	Exempt				
40. 6. - TR Enhanced Short fund	A	Dividend	J	T	Exempt				
41. 7. - TR Bloomberg Barclays High Yield Bond Fund	A	Dividend	J	T	Exempt				
42. 8. - Vanguard Bond Index Fund	A	Dividend	K	T	Exempt				
43. 9. - Vanguard FTSE Developed Markets Fund	A	Dividend	K	T	Exempt				
44. 10. - Vanguard Charlotte FDS Total Int'l Bond Fund	A	Dividend	K	T	Exempt				
45. 11. - Vanguard Int'l Equity Index Emerging Markets Fund	A	Dividend	K	T	Exempt				
46. IRA #1 (H)									
47. 1. - Vanguard Target Date 2035 Fund	A	Dividend	L	T	Exempt				
48. IRA #2 (H)									
49. 1. - Fidelity Freedom 2025 Fund	A	Dividend	J	T	Exempt				
50. 2. - Fidelity Freedom 2030 Fund	A	Dividend	J	T	Exempt				
51. IRA #3 (H)									

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

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☐ NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
52. 1. - Fidelity Freedom 2030 Fund	A	Dividend	N	T	Exempt				
53. IRA #4 (H)									
54. 1. -TIAA-CREF Lifecycle 2035 Fund	A	Dividend	J	T	Exempt				
55. American Century Ultra Fund	A	Dividend	J	T	Exempt				
56. Hennessy Cornerstone Value-Investor 2035 Fund	A	Dividend	J	T	Exempt				

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

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IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Michelle M. Harner

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544