

FINANCIAL DISCLOSURE REPORT INITIAL FILING

Report Required by the Ethics
in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial) Lord, Nancy H.	2. Court or Organization United States Bankruptcy Court, Eastern District of New York	3. Date of Report 07/26/2012
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 01/01/2011 to 06/26/2012
7. Chambers or Office Address United States Bankruptcy Court Conrad B. Duberstein United States Bankruptcy Courthouse 271 Cadman Plaza East, Room 3577 Brooklyn, NY 11201-1800		
IMPORTANT NOTES: The instructions accompanying this form must be followed. Complete all parts, checking the <i>NONE</i> box for each part where you have no reportable information. Insert signature on last page.		

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. New York State Assistant Attorney General / Section Head (Retired 2/28/12)	New York State Office of the Attorney General
2. Board Member (7/11 - 1/12) (Resigned prior to 2/29/12)	Robert C. Parker School
3. Vice President and Board Member (Resigned prior to 2/29/12)	States' Association of Bankruptcy Attorneys
4. Co-Trustee of Life Insurance Trust (Resigned prior to 2/29/12)	(Non-Family Member Life Insurance Trust)
5.	

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

☐ NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1. 2/28/2012	Pension - New York State Employees' Retirement System - Monthly Pension Check (no control)
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. 1/11-2/12	Salary from State of New York, Office of the Attorney General for compensation as a New York State Assistant Attorney General	\$155,000.00
2. 1/10-12/10	Salary from State of New York, Office of the Attorney General for compensation as a New York State Assistant Attorney General	\$132,900.00
3. 3/12-7/12	Monthly Income Derived From NYS Retirement System Pension (per month amount) (Retired as of 2/28/12)	\$1,624.00
4. Yearly	Rental income derived from leasing farm acreage (farm is not held for investment purposes) \$600 per year. I am including 2010 - 2012.	\$1,800.00
5.		

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.	
2.	
3.	
4.	

IV. REIMBURSEMENTS -- *transportation, lodging, food, entertainment.**(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)*☐ NONE *(No reportable reimbursements.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
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.	Key Bank	Unsecured Preferred Credit Line Account	J
2.	MetLife	Loan against Own "Whole Life" Life Insurance Proceeds	M
3.			
4.			
5.			

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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. Neuberger Berman Partners Fund Investor Class /nka Large Cap	A	Dividend	J	T	Exempt				
2. Neuberger Berman Focus Fund Investor Class		None	J	T	Exempt				
3. MetLife, Inc common stock (MetLife Policy Holder Trust)	A	Dividend	J	T	Exempt				
4. MetLife "Whole Life" Policy	C	Dividend	L	T	Exempt				
5. Prudential (Herzfeld & Rubin, P.C. Empl. 401K Plan)		None	N	T	Exempt				
6. J.P. Morgan Chase IRA (CD)		None	J	T	Exempt				
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.									
16.									
17.									

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	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	
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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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Part VII. Investments and Trusts

Re - Prudential / Herzfeld & Rubin, P.C. Employees' 401(k) Plan. Nothing is being contributed by Herzfeld & Rubin, P.C. or has been contributed by Herzfeld & Rubin, P.C. (a former employer) since I left the firm's employ in 1999. The names of the funds that are currently contained within the 401(k) account are: the "American Funds Cap Inc BLD R3"; the "Invesco Van Kampen Comstock R" and the "Thornburg International Val."

Part VII. Investments and Trusts

Item 4 - A dividend is earned each year on the anniversary of this whole-life policy which automatically results in the acquisition of additional insurance coverage. Since the anniversary date is in June each year, I have included the dividend amount for both 2011 and 2012, which has a combined value falling within category "C". The amount of additional insurance which resulted from the two dividend amounts falls within category "D". For "gross value" at end of the reporting period, I have provided the cash surrender value information which falls within category "L".

Part I. Positions

Re - Life Insurance Trust. I was a co-trustee for a friend's life insurance trust. The sole asset in the trust was her life insurance policy. She is alive and the sole beneficiary is her daughter. I resigned the position prior to taking the bench.

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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/ **Nancy H. Lord**

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
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