

# FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2014

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

|                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                     |                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>1. Person Reporting</b> (last name, first, middle initial)<br><br>Specie, Karen K.                                                                                                                     | <b>2. Court or Organization</b><br><br>U.S. Bankruptcy Court Northern District of Florida                                                                                                                                                                                                           | <b>3. Date of Report</b><br><br>07/17/2015                       |
| <b>4. Title</b> (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)<br><br>United States Bankruptcy Judge                                                | <b>5a. Report Type</b> (check appropriate type)<br><input type="checkbox"/> Nomination <input type="checkbox"/> Date<br><input type="checkbox"/> Initial <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Final<br><b>5b.</b> <input checked="" type="checkbox"/> Amended Report | <b>6. Reporting Period</b><br><br>01/01/2014<br>to<br>12/31/2014 |
| <b>7. Chambers or Office Address</b><br><br>United States Bankruptcy Court<br>Northern District of Florida<br>110 East Park Ave., Ste 200<br>Tallahassee, FL 32301                                        |                                                                                                                                                                                                                                                                                                     |                                                                  |
| <p align="center"><b>IMPORTANT NOTES:</b> The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.</p> |                                                                                                                                                                                                                                                                                                     |                                                                  |

## 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. |                 |                                    |
| 2. |                 |                                    |
| 3. |                 |                                    |
| 4. |                 |                                    |
| 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. | 2014        | Specie Law Firm, LLC - as sole attorney and member, entitled to any A/R that may be collected |
| 2. |             |                                                                                               |
| 3. |             |                                                                                               |

**FINANCIAL DISCLOSURE REPORT**

Page 2 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

**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><br>(yours, not spouse's) |
|-------------|------------------------------------------------------|----------------------------------------|
| 1. 2014     | Specie Law Firm, LLC - service income (gross to LLC) | \$3,600.00                             |
| 2.          |                                                      |                                        |
| 3.          |                                                      |                                        |
| 4.          |                                                      |                                        |

**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. 2014     |                        |
| 2. 2014     |                        |
| 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. | Florida Bar Association<br>Business Law Section            | 01/22/2014 thru<br>01/23/2014 | Reunion, Florida | Educational Seminar                                            | Lodging, meals, transportation                  |
| 2. | FLNB                                                       | 02/27/2014 thr<br>02/28/2014  | Orlando, Florida | Administrative Meeting<br>(Mortgage Modification<br>Mediation) | Lodging, transportation                         |
| 3. | American College of<br>Bankruptcy                          | 03/13/2014 thru<br>03/15/2014 | Washington, DC   | Educational Seminar,<br>Induction Ceremony                     | Registration, lodging, meals,<br>transportation |
| 4. | Florida Bar Association<br>Business Law Section            | 08/29/2014 thru<br>09/01/2014 | Naples, FL       | Business Law Retreat                                           | Lodging, meals, transportation                  |
| 5. | Northern District of Florida<br>Bankruptcy Bar Association | 09/18/2014 thru<br>09/19/2014 | Destin, FL       | Educational Seminar                                            | Lodging, meals, transportation                  |

**FINANCIAL DISCLOSURE REPORT**

Page 3 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

|    |                                             |                               |                      |                                                             |                                |
|----|---------------------------------------------|-------------------------------|----------------------|-------------------------------------------------------------|--------------------------------|
| 6. | FLNB                                        | 09/30/2014 thru<br>10/03/2014 | Santa Rosa Beach, FL | Court governance or<br>administrative/managerial<br>meeting | Lodging, meals, transportation |
| 7. | National Conference of<br>Bankruptcy Judges | 10/07/2014 thru<br>10/10/2014 | Chicago, IL          | Annual Conference                                           | Lodging                        |
| 8. | The Florida Bar Association                 | 11/05/2014 thru<br>11/78/2014 | Tampa, Miami, FL     | Educational Seminar<br>(speaker on panel)                   | Lodging, meals, transportation |

**FINANCIAL DISCLOSURE REPORT**

Page 4 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

**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. |               |                    |              |
| 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. | Alarion Bank            | Line of Credit - personal              | J                 |
| 2. | Alarion Bank            | Line of Credit - business              | J                 |
| 3. | American Express        | various credit cards                   | J                 |
| 4. | Chase                   | various credit cards                   | J                 |
| 5. | Drummond Community Bank | Commercial real estate loan [REDACTED] | N                 |
| 6. | Drummond Community Bank | Line of Credit - personal              | K                 |

# FINANCIAL DISCLOSURE REPORT

Page 5 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

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

|                                                                             |   |              |   |   |                |          |   |   |  |
|-----------------------------------------------------------------------------|---|--------------|---|---|----------------|----------|---|---|--|
| 1. Alarion Bank - accounts                                                  | A | Interest     | J | T |                |          |   |   |  |
| 2. Merchants & Southern Bank - account                                      | A | Interest     | K | T |                |          |   |   |  |
| 3. SunTrust Bank - accounts                                                 | A | Interest     | J | T |                |          |   |   |  |
| 4. Capital City Bank - accounts                                             |   | None         | J | T |                |          |   |   |  |
| 5. Note Receivable - [REDACTED]                                             | E | Interest     | N | T |                |          |   |   |  |
| 6. Vacant Lots 3 & 4, Steinhatchee Subd.,<br>Taylor Co., FL (See Part VIII) |   | None         | K | S |                |          |   |   |  |
| 7. [REDACTED]                                                               | E | Distribution | J | U |                |          |   |   |  |
| 8. [REDACTED]                                                               | G | Interest     | M | T |                |          |   |   |  |
| 9. Farming operation - Alachua Co., FL                                      | A | Distribution | J | T |                |          |   |   |  |
| 10. SEP IRA - Raymond James cash equivalent                                 | A | Interest     | K | T |                |          |   |   |  |
| 11. IRA-Raymond James cash equivalent                                       | A | Interest     | K | T | Open           | 04/29/14 | K |   |  |
| 12.                                                                         |   |              |   |   |                |          |   |   |  |
| 13. IRA #6 - FILER [REDACTED]                                               | A | Int./Div.    | M | T |                |          |   |   |  |
| 14. -Deutsche Global Real Estate (formerly DWS<br>RReef Global Real Estate) |   |              |   |   |                |          |   |   |  |
| 15. -American Beacon Stephens Small Cap<br>Grown Fund Class Y               |   |              |   |   | Sold<br>(part) | 05/06/14 | J | A |  |
| 16. -Artisan Small Cap Value Fund Investor<br>Class                         |   |              |   |   | Sold<br>(part) | 05/06/14 | J | A |  |
| 17. -Brown Advisory Growth Equity Fund<br>Investor Shares                   |   |              |   |   |                |          |   |   |  |

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

# FINANCIAL DISCLOSURE REPORT

Page 6 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

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

|                                                                            |   |           |   |   |             |          |   |   |  |
|----------------------------------------------------------------------------|---|-----------|---|---|-------------|----------|---|---|--|
| 18. -Columbia Acorn Emerging Markets Fund Class Z                          |   |           |   |   |             |          |   |   |  |
| 19. -EuroPacific Growth Fund Class F1-American Funds                       |   |           |   |   | Buy (add'l) | 05/06/14 | J |   |  |
| 20. -JPMORGAN Mid Cap Value Fund Institutional Shares                      |   |           |   |   |             |          |   |   |  |
| 21. -John Hancock Disciplined Value Fund Class A                           |   |           |   |   |             |          |   |   |  |
| 22. -JPMORGAN International Value Fund Institutional Class                 |   |           |   |   | Buy (add'l) | 08/18/14 | J |   |  |
| 23. -JPMORGAN U.S. Large Cap Core Plus Fund Select Class                   |   |           |   |   | Buy (add'l) | 05/06/14 | J |   |  |
| 24. -Lazard Emerging Markets Equity Port Institutional SHS                 |   |           |   |   |             |          |   |   |  |
| 25. -MFS International Growth Fund Class I                                 |   |           |   |   |             |          |   |   |  |
| 26. -MFS Research Fund Class A                                             |   |           |   |   | Buy (add'l) | 08/18/14 | J |   |  |
| 27. -Manning & Napier Equity Series                                        |   |           |   |   | Buy (add'l) | 05/06/14 | J |   |  |
| 28. -Victory Munder (formerly Munder International Small-Cap Fund Class Y) |   |           |   |   |             |          |   |   |  |
| 29. -AMG-SouthernSun (formerly SouthernSun US Equity Fund Institutional)   |   |           |   |   |             |          |   |   |  |
| 30. -Prudential Jennison Mid Cap Growth Fund Class Z                       |   |           |   |   |             |          |   |   |  |
| 31. -T. Rowe Price International Discovery Fund                            |   |           |   |   | Sold        | 08/18/14 | J | A |  |
| 32. -AQR Managed Futures Strategy Fund Class N                             |   |           |   |   |             |          |   |   |  |
| 33.                                                                        |   |           |   |   |             |          |   |   |  |
| 34. IRA #7 - FILER [REDACTED]                                              | D | Int./Div. | M | T |             |          |   |   |  |

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

# FINANCIAL DISCLOSURE REPORT

Page 7 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

## 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.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset<br>exempt from prior disclosure | B.<br>Income during<br>reporting period |                                               | C.<br>Gross value at end<br>of reporting period |                                           | D.<br>Transactions during reporting period      |                         |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------|-------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code 1<br>(A-H)        | (2)<br>Type (e.g.,<br>div., rent,<br>or int.) | (1)<br>Value<br>Code 2<br>(J-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.,<br>buy, sell,<br>redemption) | (2)<br>Date<br>mm/dd/yy | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| 35. -Aston/River Road Div All Cap Value Fund Class I                                                                        |                                         |                                               |                                                 |                                           | Sold (part)                                     | 08/07/14                | J                               | A                              |                                                                   |
| 36. -Deutsche Global Real Estate (formerly DWS Rreef Global Real Estate )                                                   |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 37. -Capital Income Builder Fund Class F2- American Funds (X)                                                               |                                         |                                               |                                                 |                                           | Buy (add'l)                                     | 08/07/14                | J                               |                                |                                                                   |
| 38. -Federated Strategic Value Dividend Fund Inst Shares IS (X)                                                             |                                         |                                               |                                                 |                                           | Sold (part)                                     | 08/07/14                | J                               | A                              |                                                                   |
| 39. -Franklin Income Fund Advisor Class (X)                                                                                 |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 40. -Clearbridge Equity Income Fund Class A (X)                                                                             |                                         |                                               |                                                 |                                           | Sold (part)                                     | 08/07/14                | J                               | A                              |                                                                   |
| 41. -MFS Utilities Fund Class A                                                                                             |                                         |                                               |                                                 |                                           | Sold (part)                                     | 08/07/14                | J                               | A                              |                                                                   |
| 42. -Mainstay Epoch Global Equity Yield Fund Class A (X)                                                                    |                                         |                                               |                                                 |                                           | Sold (part)                                     | 08/07/14                | J                               | A                              |                                                                   |
| 43. -Principal Small Mid Cap Dividend Income Fund Class P                                                                   |                                         |                                               |                                                 |                                           | Sold (part)                                     | 08/07/14                | J                               | A                              |                                                                   |
| 44. -Principal Preferred Securities Fund Class P                                                                            |                                         |                                               |                                                 |                                           | Buy (add'l)                                     | 08/07/14                | J                               |                                |                                                                   |
| 45. -Prudential Jennison Equity Income Fund Class Z (X)                                                                     |                                         |                                               |                                                 |                                           | Sold (part)                                     | 08/07/14                | J                               | A                              |                                                                   |
| 46. -Geneva Advisors Equity Income Fund Class I                                                                             |                                         |                                               |                                                 |                                           | Buy (add'l)                                     | 08/07/14                | J                               |                                |                                                                   |
| 47.                                                                                                                         |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 48. IRA # 2 - [REDACTED]                                                                                                    | D                                       | Int./Div.                                     | L                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 49. - Deutsche Global Real Estate (formerly DWS Rreef Global Real Estate)                                                   |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 50. -Europacific Growth Fund                                                                                                |                                         |                                               |                                                 |                                           | Buy (add'l)                                     | 05/06/14                | J                               |                                |                                                                   |
| 51. -J P Morgan Int'l Value                                                                                                 |                                         |                                               |                                                 |                                           | Buy (add'l)                                     | 08/18/14                | J                               |                                |                                                                   |

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

# FINANCIAL DISCLOSURE REPORT

Page 8 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

## 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.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset<br>exempt from prior disclosure | B.<br>Income during<br>reporting period |                                               | C.<br>Gross value at end<br>of reporting period |                                           | D.<br>Transactions during reporting period      |                         |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------|-------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code 1<br>(A-H)        | (2)<br>Type (e.g.,<br>div., rent,<br>or int.) | (1)<br>Value<br>Code 2<br>(J-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.,<br>buy, sell,<br>redemption) | (2)<br>Date<br>mm/dd/yy | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| 52. -J P Morgan US Large Cap Core                                                                                           |                                         |                                               |                                                 |                                           | Buy<br>(add'l)                                  | 05/06/14                | J                               |                                |                                                                   |
| 53. -Lazard Emerging Markets                                                                                                |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 54. -MFS Research Fund Class A                                                                                              |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 55. -Manning & Napier Equity                                                                                                |                                         |                                               |                                                 |                                           | Buy<br>(add'l)                                  | 05/06/14                | J                               |                                |                                                                   |
| 56. -Victory Munder (formerly Munder<br>International Small Cap)                                                            |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 57. -Prudential Jennison Mid Cap                                                                                            |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 58. -T Rowe Price International                                                                                             |                                         |                                               |                                                 |                                           | Sold                                            | 08/18/14                | J                               | B                              |                                                                   |
| 59. -American Beacon Stephens Small Cap<br>Growth Fund Class Y                                                              |                                         |                                               |                                                 |                                           | Sold<br>(part)                                  | 05/06/14                | J                               | A                              |                                                                   |
| 60. -Artisan Small Cap Value Fund Investor                                                                                  |                                         |                                               |                                                 |                                           | Sold<br>(part)                                  | 05/06/14                | J                               | A                              |                                                                   |
| 61. -Brown Advisory Growth Equity Fund<br>Investor Shares                                                                   |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 62. -Columbia Acorn Emerging Markets Fund<br>Class Z                                                                        |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 63. -JPMorgan Mid Cap Value Fund<br>Institutional Shares                                                                    |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 64. -John Hancock Disciplined Value Fund<br>Class A                                                                         |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 65. -MFS International Growth Fund Class I                                                                                  |                                         |                                               |                                                 |                                           | Buy<br>(add'l)                                  | 08/18/14                | J                               |                                |                                                                   |
| 66. -Southernsun US Equity Fund Institutional                                                                               |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 67. -AQR Managed Futures Strategy Fund Class<br>N                                                                           |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |

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

**FINANCIAL DISCLOSURE REPORT**

Page 9 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

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

PART VII - LINE 7 - VALUE OF STEINHATCHEE LOTS, TAYLOR COUNTY, FL - per Taylor County Tax Collector assessment for tax year 2014 - \$34,300

# FINANCIAL DISCLOSURE REPORT

Page 10 of 10

Name of Person Reporting

Specie, Karen K.

Date of Report

07/17/2015

## 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/ Karen K. Specie

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