

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2015

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) Henderson, Jennifer H.	2. Court or Organization United States Bankruptcy Court, Northern District of Alabama	3. Date of Report 05/13/2016
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 01/01/2015 to 12/31/2015
7. Chambers or Office Address 2005 University Boulevard Room 2613 Tuscaloosa, Alabama 35401		
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. Partner (January 1, 2015 to February 10, 2015)	Bradley Arant Boult Cummings LLP
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.	
2.	
3.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 8

Name of Person Reporting

Henderson, Jennifer H.

Date of Report

05/13/2016

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.)*

DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1. 2015	Bradley Arant Boult Cummings LLP, 2015 ordinary business income per Schedule K-1	\$32,260.00
2. 2015	Charles Schwab Bank Trustee Bradley Arant Boult Cummings, withdrawals from Bradley Arant Boult Cummings LLP Profit Sharing Retirement Plan (gross)	\$113,410.59
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.)*

DATE	SOURCE AND TYPE
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.)*

SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1. Alabama State Bar Association, Bankruptcy Section	June 4-7, 2015	Sandestin, FL	Bankruptcy CLE (teaching)	Transportation, lodging, seminar fee, meals
2. Cumberland School of Law	October 16, 2015	Birmingham, AL	Bankruptcy CLE (teaching)	Transportation, seminar fee, meal
3. CLE Alabama (The University of Alabama School of Law)	November 13, 2015	Birmingham, AL	Bankruptcy CLE (teaching)	Transportation, seminar fee
4.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 8

Name of Person Reporting

Henderson, Jennifer H.

Date of Report

05/13/2016

5.

FINANCIAL DISCLOSURE REPORT

Page 4 of 8

Name of Person Reporting

Henderson, Jennifer H.

Date of Report

05/13/2016

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.	Bradley Arant Boult Cummings LLP	Judicial Robe	\$412.00
2.	Bradley Arant Boult Cummings LLP	Contributions towards investiture reception (florals/photography/food/drinks/etc.)	\$2,528.72
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.	PNC Bank	Mortgage on Rental Prop., Birmingham, AL (Pt VII, line 1)	M
2.	MOHELA - Department of Education	Student Loan	K
3.	MOHELA - Department of Education	Spouse's Student Loan	L
4.	American Express	Credit Card	J
5.			

FINANCIAL DISCLOSURE REPORT

Page 5 of 8

Name of Person Reporting

Henderson, Jennifer H.

Date of Report

05/13/2016

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 I (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. Rental Property, Birmingham, AL (2006 \$212,000; rental as of 4/2015)	D	Rent	M	R					
2. Regions Bank Cash Account (Y)									
3. CollegeCounts 529, Alabama's 529 Fund		None	J	T					
4. -Age-Based Moderate 0-8 Years Fund (100%)					Buy	04/13/15	J		
5. Bradley Arant Boult Cummings Prft. Shar. Ret. Plan (withdrawn 2/15)	C	Int./Div.							
6. -SM345 - Schwab Mngd Ret Trust 2045 CL III (100%)					Buy (add'l)	02/03/15	J		
7. -SM345 - Schwab Mngd Ret Trust 2045 CL III (100%)					Sold	02/20/15	M		
8. -SM345 - Schwab Mngd Ret Trust 2045 CL III (100%)					Sold	03/13/15	J		
9. Bradley Arant Boult Cummings LLP capital account		None			Distributed	01/06/15	K		
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	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	
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	

FINANCIAL DISCLOSURE REPORT

Page 6 of 8

Name of Person Reporting

Henderson, Jennifer H.

Date of Report

05/13/2016

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)

18.									
19.									
20.									

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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FINANCIAL DISCLOSURE REPORT

Page 7 of 8

Name of Person Reporting

Henderson, Jennifer H.

Date of Report

05/13/2016

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

Part VI.4. This revolving charge card liability was above the reporting threshold on 12-31-15 but was below the reporting threshold as of 1-1-16 (payment posted 1-1-16).

Part VII.2.A. Value of Regions Bank Cash Account dropped below reporting threshold by the end of the reporting period. 2015 YTD interest on the Regions Bank Cash Account also was below the reporting threshold. Account closed January 22, 2016.

Part VII.3.B. The 529 account value at end of the reporting period was less than the total contributions to said account. It does not appear that the 529 investment fund reports income as having been credited to filer's account. Quarterly statements simply reflect +/- change in account value.

Part VII.5-8.D. Filer requested a withdrawal of funds from filer's former law firm retirement account in February of 2015. All of said retirement account assets were sold/distributed on February 20, 2015. Subsequently, in March, filer's former law firm automatically withheld and deposited a contribution to said retirement account from filer's final draw (which additional purchase/contribution fell below the reporting threshold). This resulted in another sale/distribution on March 13, 2015. Although the March 13, 2015 sale/distribution was below the reporting threshold, filer has disclosed the sale/distribution because it was the final account transaction. The aggregate income from the February and March sales/distributions is shown on III.A.2.

Part VII.5.B. This is the "Gain/Loss/Net Income" shown on the account statement for January 1, 2015 to March 31, 2015 (final account statement).

Part VII.5.C. The ending value of the retirement account during the reporting period was \$0.00.

Part VII.9.C. The ending value of the capital account during the reporting period was \$0.00.

FINANCIAL DISCLOSURE REPORT

Page 8 of 8

Name of Person Reporting

Henderson, Jennifer H.

Date of Report

05/13/2016

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/ Jennifer H. Henderson**

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
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