

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2013

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) Specie, Karen K.	2. Court or Organization U.S. Bankruptcy Court Northern District of Florida	3. Date of Report 08/05/2014
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 01/01/2013 to 12/31/2013
7. Chambers or Office Address United States Bankruptcy Court Northern District of Florida 110 East Park Ave., Ste 200 Tallahassee, FL 32301		
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.		
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.	2013	Akerman Senterfitt 401K Plan (no control - former law firm)
2.	2013	Specie Law Firm, LLC - as sole attorney and member, entitled to any A/R that may be collected
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. 2013	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. 2013	[REDACTED] - Real Estate Broker
2. 2013	[REDACTED] - Commercial real estate ownership, rental and management
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. American College of Bankruptcy	02/08/2013 thru 02/10/2013	Amelia Island, FL	Educational Seminar, Induction Ceremony	Registration, lodging
2. Florida Bar Association	04/25/2013 thru 04/26/2013	Tampa, FL	Educational Seminar	Lodging, meals, transportation (mileage)
3. Florida Bar Business Law Organization	08/30/2013 thru 09/02/2013	Boca Raton, FL	Mid-Year Committee Meeting	Lodging, meals, transportation (mileage)
4. National Conference of Bankruptcy Judges	10/28/2013 thru 11/02/2013	Atlanta, GA	Annual Conference	Lodging
5. The Florida Bar Association	11/06/2013 thru 11/08/2013	Tampa, Miami, FL	Educational Seminar (speaker on panel)	Lodging, meals, transportation

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6.	FLNB	04/10/2013	Tallahassee, FL	Preparation of 2012 FDR	Professional fees
7.	FLNB	1/29/2013	Pensacola-Panama City, FL	Holding Court	Lodging, meals, transportation
8.	FLNB	02/26/2013 thru 03/01/2013	Pensacola-Panama City, FL	Holding Court	Lodging, meals, transportation
9.	FLNB	03/26/2013 thru 03/28/2013	Pensacola-Panama City, FL	Holding Court	Lodging, meals, transportation
10.	FLNB	04/30/2013 thru 05/03/2013	Savannah, GA	11th Circuit Judicial Conference	Lodging, meals, transportation
11.	FLNB	05/28/2013 thru 05/30/2013	Pensacola-Panama City, FL	Holding Court	Lodging, meals, transportation
12.	FLNB	06/18/2013 thru 06/20/2013	Pensacola-Panama City, FL	Holding Court	Lodging, meals, transportation
13.	FLNB	07/23/2013 thru 07/25/2013	Pensacola-Panama City, FL	Holding Court	Lodging, meals, transportation
14.	FLNB	09/25/2013 thru 09/27/2013	Washington, DC	FJC Educational Seminar or Program	Lodging, meals, transportation
15.	FLNB	10/15/2013 thru 10/17/2013	Pensacola-Panama City, FL	Holding Court	Lodging, meals, transportation

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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.			
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.	Capital One	various credit cards	J
6.	Drummond Community Bank	Commercial real estate loan (spouse)	N

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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. 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] Properties [REDACTED]	E	Interest	N	T					
6. Vacant Lots 3 & 4, Steinhatchee Subd., Taylor Co., FL		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.									
12.									
13. IRA #6 - FILER (ACCT NAME CORRECTION HERE FORWARD IS #894)	D	Int./Div.	M	T					
14. -Aston/River Road Div All Cap Value Fund Class I					Sold	10/21/13	J	B	
15. -Capital Income Builder Fund Class F2- American Funds					Sold	10/21/13	J	A	
16. -DWS RReef Global Real Estate Securities FD Class A									

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	

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	(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)
17. -Federated Strategic Value Div Fund Inst. Shares IS					Sold	11/18/13	J	A	
18. -Franklin Income Fund Advisor Class					Sold	12/03/13	J	A	
19. -Legg Mason Clearbridge Equity Income Builder FD CL A					Sold	12/27/13	J	A	
20. -MFS Utilities Fund Class A					Sold	11/18/13	J	A	
21. -Mainstay Epoch Global Equity Yield Fund Class A					Sold	12/10/13	J	A	
22. -Neuberger Berman Equity Yield Fund Class A					Sold	11/18/13	J	A	
23. -Principal Preferred Securities Fund Class P					Sold	12/23/13	J	A	
24. -Prudential Jennison Equity Income Fund Class Z					Sold	12/30/13	J	A	
25. -American Beacon Stephens Small Cap Grown Fund Class Y					Buy	8/27/13	J		
26. -Artisan Small Cap Value Fund Investor Class					Buy	8/27/13	J		
27. -Brown Advisory Growth Equity Fund Investor Shares					Buy	7/18/13	K		
28. -Columbia Acorn Emerging Markets Fund Class Z					Buy	5/1/13	J		
29. -EuroPacific Growth Fund Class F1- American Funds					Buy	10/19/13	J		
30. -JPMORGAN Mid Cap Value Fund Institutional Shares					Buy	10/19/13	J		
31. -John Hancock Disciplined Value Fund Class A					Buy	10/19/13	K		
32. -JPMORGAN International Value Fund Institutional Class					Buy	10/19/13	J		
33. -JPMORGAN U.S. Large Cap Core Plus Fund Select Class					Buy	10/19/13	J		

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		

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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)
34. -Lazard Emerging Markets Equity Port Institutional SHS					Buy	10/19/13	J		
35. -MFS International Growth Fund Class I					Buy	5/2/13	J		
36. -MFS Research Fund Class A					Buy	10/19/13	J		
37. -Manning & Napier Equity Series					Buy	10/19/13	J		
38. -Munder International Small-Cap Fund Class Y					Buy	10/19/13	J		
39. -Southernsun US Equity Fund Institutional Class					Buy	8/26/13	J		
40. -Prudential Jennison Mid Cap Growth Fund Class Z					Buy	10/19/13	J		
41. -T. Rowe Price International Discovery Fund					Buy	10/19/13	J		
42. -AQR Managed Futures Strategy Fund Class N					Buy	4/29/13	J		
43.									
44. IRA #7 - FILER (ACCT NAME CORRECTION HERE FORWARD IS #870)	A	Int./Div.	M	T					
45. -Aston/River Road Div All Cap Value Fund Class I									
46. -JP Morgan Mid Cap Value Fund Institutional Shares					Sold	12/23/13	J	A	
47. -Janus Venture Fund Class A					Sold	08/26/13	J	A	
48. -JP Morgan International Value Fund Institutional Class					Sold	12/23/13	J	A	
49. -JPMorgan US Large Cap Core Plus Fund Select Class					Sold	10/21/13	J	A	

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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50. -Lazard Emerging Markets Equity Port Institutional SHS					Sold	12/20/13	J	A	
51. -Manning & Napier Equity Series					Sold	10/21/13	J	A	
52. -ASG Global Alternatives Fund Class Y					Sold	04/29/13	J	A	
53. -Neuberger Berman Genesis Fund Investor Class					Sold	11/18/13	J	A	
54. -Pimco Commodity Real Return Strategy Fund Class P					Sold	04/29/13	J	A	
55. -T Rowe Price International Discovery Fund					Sold	12/19/13	J	A	
56. -Columbia Marisco Focused Equities Fund Class A					Sold	07/15/13	J	A	
57. -DWS Reef Global Real Estate Securities FD Class A									
58. -Europacific Growth Fund Class F1 - American Funds					Sold	04/29/13	J	A	
59. -John Hancock Disciplined Value Fund Class A					Sold	10/21/13	J	A	
60. -MFS Research Fund Class A					Sold	12/18/13	J	A	
61. -Prudential Jennison Mid Cap Growth Fund Class Z					Sold	12/18/13	J	A	
62. -Munder International Small Cap Fund Class Y					Sold	10/21/13	J	A	
63. -RS International Growth Fund Class Y					Sold	04/29/13	J	A	
64. -Capital Income Builder Fund Class F2- American Funds (X)									
65. -Federated Strategic Value Dividend Fund Inst Shares IS (X)									
66. -Franklin Income Fund Advisor Class (X)									

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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	
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67. -Clearbridge Equity Income Fund Class A (X)									
68. -MFS Utilities Fund Class A					Buy	11/18/13	J		
69. -Mainstay Epoch Global Equity Yield Fund Class A (X)									
70. -Principal Small Mid Cap Dividend Income Fund Class P					Buy	11/18/13	J		
71. -Principal Preferred Securities Fund Class P					Buy	11/18/13	J		
72. -Prudential Jennison Equity Income Fund Class Z (X)									
73. -Geneva Advisors Equity Income Fund Class I					Buy	11/20/13	J		
74.									
75. IRA # 2 - SPOUSE	A	Int./Div.	L	T					
76. -Ashton River Road Small Cap					Sold	08/27/13	J	A	
77. -Columbia Marsico					Sold	07/18/13	J	A	
78. -DWS Reef Global Real Estate									
79. -Europacific Growth Fund									
80. -J P Morgan Int'l Value									
81. -J P Morgan US Large Cap Core									
82. -Lazard Emerging Markets									
83. -MFS Reserch Fund Class A									

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84. -Manning & Napier Equity									
85. -Munder International Small Cap									
86. -ASG Global Alternatives					Sold	04/30/13	J	A	
87. -Neuburger Berman Genesis Fund					Sold	08/27/13	J	A	
88. -Pimco Real Commodity Return					Sold	04/30/13	J	A	
89. -Prudential Jennison Mid Cap									
90. -RS International Growth Fund					Sold	05/02/13	J	A	
91. -T Rowe Price International									
92. -American Beacon Stephens Small Cap Growth Fund Class Y					Buy	8/26/13	J		
93. -Artisan Small Cap Value Fund Investor					Buy	8/26/13	J		
94. -Brown Advisory Growth Equity Fund Investor Shares					Buy	7/17/13	J		
95. -Columbia Acorn Emerging Markets Fund Class Z					Buy	5/1/13	J		
96. -JPMorgan Mid Cap Value Fund Institutional Shares					Buy	5/1/13	J		
97. -John Hancock Disciplined Value Fund Class A					Buy	1/9/13	J		
98. -MFS International Growth Fund Class I					Buy	4/29/13	J		
99. -Southernsun US Equity Fund Institutional					Buy	8/26/13	J		
100. -AQR Managed Futures Strategy Fund Class N					Buy	4/29/13	J		

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
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101.									
102.									

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 12 of 13

Name of Person Reporting

Specie, Karen K.

Date of Report

08/05/2014

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 2013 - \$34,300.00

FINANCIAL DISCLOSURE REPORT

Page 13 of 13

Name of Person Reporting

Specie, Karen K.

Date of Report

08/05/2014

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