

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2017

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) Santoro, Frank J.	2. Court or Organization U. S. Bankruptcy Court, EDVA	3. Date of Report 07/13/2018
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U. S. Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2017 to 12/31/2017
7. Chambers or Office Address 600 Granby Street Norfolk, Virginia 23510		
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. Adjunct Professor of Law	Regent University School of Law
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.	

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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.)*

DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1. 2017	Adjunct Professor of Law, Regent University School of Law, Teaching Income	\$6,000.00
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.)*

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. Tidewater Bankruptcy Bar Association	02/23/2017 to 02/25/2017	Virginia Beach, VA	To appear at professional education seminar	Food and lodging
2. Southeastern Bankruptcy Law Institute	03/29/2017 to 04/01/2017	Atlanta, GA	To appear at professional education seminar	Transportation, food, and lodging
3. Northern Virginia Bankruptcy Bar Association	05/24/2017 to 5/25/2017	Arlington, VA	To appear at professional education seminar	Lodging and transportation
4. Virginia CLE	09/14/2017 to 09/16/2017	Charlottesville, VA	To appear at professional education seminar	Lodging and transportation
5. National Conference of Bankruptcy Judges	10/07/2017 to 10/11/2017	Las Vegas, NV	To attend annual conference	Lodging and transportation

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6.	Allegheny County Bar Association	12/07/2017 to 12/08/2017	Pittsburgh, PA	To appear at professional education seminar	Transportation, food, and lodging
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V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*

☒ NONE *(No reportable gifts.)*

SOURCE	DESCRIPTION	VALUE
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.)*

CREDITOR	DESCRIPTION	VALUE CODE
1.		
2.		
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. Farm, 1/2 interest, Isle of Wight County, Virginia July 03		None	N	W					
2. FSNC, LLC, 88% Membership Interest		None	N	W					
3. Geeks on Call, Convertible Preferred Stock		None	J	W					
4. Waterside Capital Corporation		None	J	T					
5. Oakmark Equity and Income Fund Class 1	D	Int./Div.			Sold	01/09/17	K	C	
6. First Eagle Global Fund Class A	D	Int./Div.	L	T					
7. Pimco Income Fund Class A	A	Int./Div.	L	T					
8. Growth Fund of America Class A	D	Dividend			Sold	02/09/17	M	E	
9. iShares Russell 2000 ETF	A	Dividend	K	T					
10. iShares Russell 1000 Growth	A	Dividend	K	T					
11. iShares Russell Mid-Cap Growth	A	Dividend	K	T					
12. T Rowe Price Global Tech Fund	B	Dividend	M	T					
13. Invesco Floating rate Class Fund I	A	Dividend	J	T					
14. Accenture	A	Dividend	J	T					
15. Alphabet Inc	A	Dividend	J	T					
16. Ameriprise	A	Dividend	J	T					
17. Becton Dickinson and Co	A	Dividend	J	T					

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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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. Boeing Company	A	Dividend	J	T					
19. Cognizant Tech Solutions	A	Dividend	J	T					
20. Colgate Palmolive	A	Dividend	J	T					
21. Comcast Corp	A	Dividend	J	T					
22. CVS Health Corp	A	Dividend	J	T					
23. Danaher Corp	A	Dividend	J	T					
24. Ecolab Inc	A	Dividend	J	T					
25. Facebook Inc Class A	A	Dividend	J	T					
26. Home Depot Inc	A	Dividend	J	T					
27. Honeywell Inc	A	Dividend	J	T					
28. Intercontinental Exchange Group	A	Dividend	J	T					
29. Invesco Ltd.	A	Dividend	J	T					
30. Medtronic	A	Dividend	J	T					
31. Mylan NV Eur	A	Dividend	J	T					
32. O'Reilly Automotive	A	Dividend	J	T					
33. Paraxel International Corp	A	Dividend	J	T					
34. Red Hat	A	Dividend	J	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		

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35. Rockwell Collins	A	Dividend	J	T					
36. Rockwell Automation Inc	A	Dividend	J	T					
37. Starbucks Corp	A	Dividend	J	T					
38. Thermo Fisher Scientific Inc	A	Dividend	J	T					
39. Time Warner Inc	A	Dividend	J	T					
40. TJX Companies Inc	A	Dividend	J	T					
41. United technologies	A	Dividend	J	T					
42. Walt Disney Company	A	Dividend	J	T					
43. Adobe Systems Delaware	A	Dividend	J	T					
44. Lowes	A	Dividend	J	T					
45. Advisory Research MLP & Energy Income Fund	B	Dividend			Sold	02/09/17	J		
46. Artisan Global Value Fund Class A	A	Dividend	J	T					
47. Blackrock High Yield Bond	B	Dividend			Sold	05/10/17	J		
48. Easton Vance Global Macro	A	Dividend	J	T					
49. Gotham Absolute Return Institutional Fund	A	Dividend			Sold	06/08/17	J		
50. Hartford Schroders Emerging Market Equity Fund	A	Dividend	J	T					
51. Oppenheimer Senior Floating Rate Class I Bond Fund	A	Dividend			Sold	06/08/17	J		

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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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52. Schwab US Tips ETF Fund	B	Dividend			Sold	05/10/17	K		
53. Virtus Short Term Sector Bond Fund	A	Dividend	J	T					
54. British American Tobacco	A	Dividend	J	T					
55. Chubb Ltd. Bond	A	Dividend	J	T					
56. Coca Cola	A	Dividend	J	T					
57. Crane Company	A	Dividend	J	T					
58. Diageo PLC	A	Dividend	J	T					
59. Exxon Mobil	A	Dividend			Sold	02/10/17	J		
60. Intel Corp	A	Dividend	J	T					
61. Johnson Controls	A	Dividend			Sold	02/10/17	J		
62. Lockheed Martin Corp	A	Dividend	J	T					
63. Marsh & McLennan	A	Dividend	J	T					
64. McDonalds Corp	A	Dividend	J	T					
65. Microsoft Corp	A	Dividend	J	T					
66. Nextera Energy Inc	A	Dividend	J	T					
67. Nordstrom Inc	A	Dividend			Sold	05/10/17	J		
68. Novartis	A	Dividend	J	T					

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69. Pepsico Inc	A	Dividend	J	T					
70. Praxair	A	Dividend	J	T					
71. Texas Instruments	A	Dividend	J	T					
72. Union Pacific Corp	A	Dividend	J	T					
73. VF Corp	A	Dividend	J	T					
74. American Funds U S Money Market Class A	D	Dividend	O	T					
75. American Growth & Income	C	Dividend	L	T	Buy	11/02/17	L		
76. American Growth	D	Dividend	M	T	Buy	08/01/17	M		
77. American Global Growth	C	Dividend	L	T	Buy	05/10/17	L		
78. Ameriprise Financial	A	Dividend	J	T	Buy	01/24/17	J		
79. Blackrock Inc.	A	Dividend	J	T	Buy	01/24/17	J		
80. Mondelez Interntl	A	Dividend	J	T	Buy	07/06/17	J		
81. Parker Hannifin	A	Dividend	J	T	Buy	09/19/17	J		
82. Schlumberger	A	Dividend	J	T	Buy	09/19/17	J		
83. Harding Loevner Intrntl Equity	A	Dividend	J	T	Buy	04/12/17	K		
84. Ashmore Emerging Markets	A	Dividend	J	T	Buy	10/20/17	J		
85. Pioneer Multi Asset Ultrashort Income Fund	C	Dividend	K	T	Buy	08/03/17	K		

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86. Blackrock Event Driven Equity Fund	B	Dividend	K	T	Buy	10/20/17	K		
87. Legg Mason Class 1	A	Dividend	J	T	Buy	04/12/17	J		
88. Riverpark Opportunity Fund	A	Dividend	K	T	Buy	10/20/17	K		
89. Blackrock Multi Asset	B	Dividend	K	T	Buy	04/12/17	K		
90. JP Morgan Income Builder	B	Dividend	K	T	Buy	04/12/17	K		
91. Chevron	A	Dividend	J	T	Buy	01/24/17	J		
92. Johnson & Johnson	A	Dividend	J	T	Buy	07/06/17	J		
93. Suncor Energy	A	Dividend	J	T	Buy	02/10/17	J		
94.									
95.									
96.									
97.									

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

Part VII.

Holdings in lines 74 through 78 inclusive are mutual funds maintained at Davenport and Company.

Holdings in lines 5 through 13 inclusive, 46, 48, 50, and 83 through 90 inclusive are mutual funds maintained at UBS.

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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/ **Frank J. Santoro**

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