

# FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2018

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>Romero, Michael E.                                                                                                                   | <b>2. Court or Organization</b><br><br>Colorado - Bankruptcy Court                                                                                                                                                                                                                       | <b>3. Date of Report</b><br><br>04/11/2019                       |
| <b>4. Title</b> (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)<br><br>Judge - US Bankruptcy Court - active                                          | <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 type="checkbox"/> Amended Report | <b>6. Reporting Period</b><br><br>01/01/2018<br>to<br>12/31/2018 |
| <b>7. Chambers or Office Address</b><br><br>518 U.S. Custom House<br>721 19th Street<br>Denver, CO 80202                                                                                                  |                                                                                                                                                                                                                                                                                          |                                                                  |
| <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. President (one year term expired 2018) | National Conference of Bankruptcy Judges |
| 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<br>(yours, not spouse's) |
|------|-----------------|---------------------------------|
| 1.   |                 |                                 |
| 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. | American Bankruptcy Institute            | January 25-26, 2018         | Colorado           | Professional Association Regional Meeting                                         | Tuition waiver                   |
| 2. | National Conference of Bankruptcy Judges | October 26-November 1, 2018 | Texas              | Professional Association annual meeting                                           | transportation, lodging and food |
| 3. | National Conference of Bankruptcy Clerks | August 10-15, 2018          | New York, New York | Professional Association annual meeting                                           | transportation, lodging and food |
| 4. | National Conference of Bankruptcy Judges | January 4-5, 2018           | Texas              | Professional Association meeting in furtherance of organizing 2018 annual meeting | transportation, lodging and food |

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|    |                                             |                     |                |                                                                                   |                                  |
|----|---------------------------------------------|---------------------|----------------|-----------------------------------------------------------------------------------|----------------------------------|
| 5. | National Conference of Bankruptcy Judges    | December 7-11, 2018 | Washington, DC | Professional meeting with Chief Justice                                           | transportation, lodging and food |
| 6. | National Association of Chapter 13 Trustees | June 27-30, 2018    | Florida        | Professional Association annual meeting                                           | transportation, lodging and food |
| 7. | National Conference of Bankruptcy Judges    | March 13-16, 2018   | Louisiana      | Professional Association mid-year meeting                                         | transportation, lodging and food |
| 8. | Federal Judges Association                  | May 6-8, 2018       | Washington, DC | Professional Association annual meeting                                           | transportation, lodging and food |
| 9. | National Conference of Bankruptcy Judges    | July 6-7, 2018      | Texas          | Professional Association meeting in furtherance of organizing 2018 annual meeting | transportation, lodging and food |

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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. | National Conference of Bankruptcy Judges | cash gift for efforts made during 2018 as president of the judicial organization | \$3,000.00   |
| 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. | Chase Bank                | credit cards       | J                 |
| 2. | Bank of America           | credit card        | J                 |
| 3. | Barclays Bank Delaware    | credit card        | J                 |
| 4. | Wells Fargo National Bank | credit card        | J                 |
| 5. | Capital One               | credit card        | J                 |

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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.<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. Wells Fargo Bank Custodian Traditional IRA-American Balanced Fund      | B | Interest  | K | T |                         |  |  |  |  |
| 2. Wells Fargo National Bank Accounts                                     | B | Interest  | M | T |                         |  |  |  |  |
| 3. Northwestern Life Insurance Co. Whole Life #1                          | C | Interest  | L | T |                         |  |  |  |  |
| 4. Northwestern Life Insurance Co. Whole Life #2 (x) See note in Pt VIII  | A | Interest  | K | T |                         |  |  |  |  |
| 5. Synetra Life Ins/ Ins Prods Edge Pro 7 Annuity                         | A | Int./Div. | K | T |                         |  |  |  |  |
| 6. Fed Inc.Sec Tr Federated Income IRA                                    | A | Int./Div. |   |   | Merged<br>(with line 8) |  |  |  |  |
| 7. Lord Abbett Inv. Tr. Short Duration                                    | B | Int./Div. | L | T |                         |  |  |  |  |
| 8. Wells Fargo Bank Custodial Traditional IRA American Balanced Fund - #2 | A | Int./Div. | K | T |                         |  |  |  |  |
| 9.                                                                        |   |           |   |   |                         |  |  |  |  |
| 10.                                                                       |   |           |   |   |                         |  |  |  |  |
| 11.                                                                       |   |           |   |   |                         |  |  |  |  |
| 12.                                                                       |   |           |   |   |                         |  |  |  |  |
| 13.                                                                       |   |           |   |   |                         |  |  |  |  |
| 14.                                                                       |   |           |   |   |                         |  |  |  |  |
| 15.                                                                       |   |           |   |   |                         |  |  |  |  |
| 16.                                                                       |   |           |   |   |                         |  |  |  |  |
| 17.                                                                       |   |           |   |   |                         |  |  |  |  |

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

Section VII, line 1 [REDACTED] retirement account. Total investment in American Balanced Fund Class A. No transactions

Section VII, line 6, This account was originally created for [REDACTED] to deposit some of the inheritance she received from her deceased [REDACTED]. At very end of 2017 (December 28), this account was closed and amounts therein transferred in whole to the a new American Balanced Fund account similar to that in [REDACTED] retirement account at Wells Fargo. I have designated this new account as #2 in Section VII, line 8

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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/ **Michael E. Romero**

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