

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2019

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 01/04/2021
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	6. Reporting Period 01/01/2019 to 12/31/2019
	5b. ☒ Amended Report	
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. _____	_____
2. _____	_____
3. _____	_____

FINANCIAL DISCLOSURE REPORT

Page 2 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

01/04/2021

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.		
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. 2019	████████████████████ - Real Estate Broker
2. 2019	████████████████████ - 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.	Florida Bar Association, Business Law Section	03/10/2019 through 03/14/2019	Isreal	Executive Council Retreat	Lodging, Meals, Transportation
2.	Alabama State Bar Association	06/06/2019 through 06/08/2019	Destin, FL	Educational Seminar	Lodging, Meals, transportation
3.	Florida Bar Association	06/26/2018 through 06/28/2018	Boca Raton, FL	Annual Seminar	Lodging, Meals, transportation
4.	Northern District of Florida Bankruptcy Bar Association	09/12/2019 through 09/13/2019	Pensacola, FL	Educational Seminar	Lodging, Meals, Transportation
5.	American Bankruptcy Institute	09/19/2019 through 09/20/2019	Washington, D.C.	Educational Seminar	Lodging, Meals, Transportation

FINANCIAL DISCLOSURE REPORT

Page 3 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

01/04/2021

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. Renasant Bank (Y)	Line of Credit - personal	None
2. American Express	various credit cards	J
3. Chase	various credit cards	J
4. Drummond Community Bank (Y)	Commercial real estate loan	None
5. Drummond Community Bank	Line of Credit - personal	L
6. Drummond Community Bank	Line of Credit- personal	J
7. Discover	Credit Card	J

FINANCIAL DISCLOSURE REPORT

Page 4 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

01/04/2021

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)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
1. Renasant Bank - accounts	A	Interest	J	T					
2. SunTrust Bank - accounts (Y)									
3. Capital City Bank - checking account (see Part VIII)		None	J	T					
4. Note Receivable - [REDACTED] [REDACTED] (Y)									
5. Vacant Lot 4, Steinhatchee Subd., Taylor Co., FL(Y)									
6. [REDACTED]	C	Distribution	J	U					
7. [REDACTED]	G	Distribution	K	T					
8. Farming operation - Alachua Co., FL (See Part VIII)	A	Distribution	J	T					
9.									
10. IRA # 1 Farnsley Wealth Management, LLC (previous Farnsley & Johnston)									
11. -American Growth Fund of Amer	B	Dividend	K	T					
12. -AMG River Road Div All Cap		None			Sold	02/22/19	K		
13. -Columbia Contrarian	B	Dividend	K	T					
14. - Columbia Dividend Income	A	Dividend	K	T					
15. - Franklin Income Fund Advisor Class(Y)									
16. -John Hancock Disciplined Value Fund Class A	B	Dividend	K	T					
17. -John Hancock Disciplined Value Mid Cap	A	Dividend	K	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	

FINANCIAL DISCLOSURE REPORT

Page 5 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

01/04/2021

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)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
18. -JP Morgan Small Cap Equity	B	Dividend	K	T					
19. -JP Morgan International Value Fund Institutional Class	A	Dividend	J	T					
20. -JP Morgan Mid Cap Value Fund Institutional Shares	B	Dividend	K	T					
21. -JP Morgan US Equity Fund	C	Dividend	L	T	Sold (part)	01/23/19	J	A	
22. -JP Morgan U.S. Large Cap Core Plus Fund Select Class	C	Dividend	K	T					
23. -Lazard Emerging Markets Equity Port Institutional SHS		None			Sold	02/22/19	J		
24. -Mainstay Epoch Global Equity Yield Fund Class A	B	Dividend	K	T					
25. -MFS International Growth Fund Class 1	A	Dividend	J	T					
26. -MFS Research Fund Class A	A	Dividend	K	T					
27. -MFS Utilities Fund Class A	A	Dividend	J	T					
28. -Invesco Oppenheimer Int'l Sml Mid Co (fka Oppenhiemer Int'l Sml Mid)	B	Dividend	K	T					
29. -Principal Small Mid Cap Dividend Income Fund Class P	A	Dividend	K	T					
30. -PGIM Jennison Equity	B	Dividend	K	T					
31. -PGIM Jennison Mid Cap	B	Dividend	J	T					
32. -American Europacific Growth Fund CL F2	A	Dividend	K	T					
33. -American Smallcap World Fund CL F2	A	Dividend	K	T					
34. -Cohen & Steers Pref Securities Income I	A	Dividend	K	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	

FINANCIAL DISCLOSURE REPORT

Page 6 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

01/04/2021

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)
35. -Value Line Small Cap Opport CL INSTL	C	Dividend	K	T					
36. -Goldman Sachs Small/Mid Cap Growth Prosp.	C	Dividend	K	T					
37. -Goldman Sachs Intl Sm Cap Insights	A	Dividend	J	T					
38. - John Hancock Seaport Long/Short CL I		None			Sold	08/08/19	K		
39. -American Amcap Fund 2 (X)	A	Dividend	K	T	Buy	02/25/19	J		
40. -Goldman Sachs Emerg Mkts Equity (X)	A	Dividend	J	T	Buy	02/25/19	J		
41. -MFS New Discovery Fund (X)	B	Dividend	K	T	Buy	08/08/19	J		
42.									
43. IRA #2 Farnsley Wealth Management, LLC (previous Farnsley & Johnston)									
44. -Brown Advisory Growth Equity Fund Investor Shares		None			Sold	02/26/19	J	C	
45. -Cohen & Steers Pref. Securities	A	Dividend	K	T					
46. -John Hancock Disciplined Value Mid Cap	A	Dividend	J	T					
47. -J P Morgan US Large Cap Core (Plus Fund Select Class N/L)	C	Dividend	J	T					
48. -J P Morgan Mid Cap Value Fund Institutinoal Shares	A	Dividend	J	T					
49. -MFS Research Fund Class A	A	Dividend	J	T					
50. -Invesco Oppenheimer Dev Mkts (previous Oppenheimer Dev Markets)	A	Dividend	J	T					
51. -Swan Defined Risk Fund		None			Sold	06/21/19	K	B	

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	

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)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
52. -Value Line Small Cap	B	Dividend	J	T					
53. -John Hancock Seaport Long/Short		None			Sold	06/24/19	J		
54. -Goldman Sachs Emerg Mkts Eq (X)	A	Dividend	J	T	Buy	02/27/19	J		
55. -American Growth Fund of America (X)	A	Dividend	J	T	Buy	02/27/19	J		
56. -JP Morgan Hedged Equity (X)	A	Dividend	K	T	Buy	06/21/19	J		
57. -Goldman Sachs Small/Mid Cap (X)	A	Dividend	J	T	Buy	06/24/19	J		
58. -MFS New Discovery FL CL I (X)	A	Dividend	J	T	Buy	06/24/19	J		
59.									
60. VALIC Retirement FICA Alt Plan Acct #: 1934	A	Dividend	J	T					

1 Income Gain Codes:

(See Columns B1 and D4)

2 Value Codes

(See Columns C1 and D3)

3 Value Method Codes

(See Column C2)

A =\$1,000 or less

F =\$50,001 - \$100,000

J =\$15,000 or less

N =\$250,001 - \$500,000

P3 =\$25,000,001 - \$50,000,000

Q =Appraisal

U =Book Value

B =\$1,001 - \$2,500

G =\$100,001 - \$1,000,000

K =\$15,001 - \$50,000

O =\$500,001 - \$1,000,000

R =Cost (Real Estate Only)

V =Other

C =\$2,501 - \$5,000

H1 =\$1,000,001 - \$5,000,000

L =\$50,001 - \$100,000

P1 =\$1,000,001 - \$5,000,000

P4 =More than \$50,000,000

S =Assessment

W =Estimated

D =\$5,001 - \$15,000

H2 =More than \$5,000,000

M =\$100,001 - \$250,000

P2 =\$5,000,001 - \$25,000,000

T =Cash Market

E =\$15,001 - \$50,000

FINANCIAL DISCLOSURE REPORT

Page 8 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

01/04/2021

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

PART VI - LINE 4 - DRUMMOND COMMUNITY BANK - THIS WAS PAID OFF IN DECEMBER 2018

PART VII - LINE 4- NOTE RECEIVABLE - [REDACTED] - THIS WAS PAID OFF IN DECEMBER 2018 ON THE SALE OF COMMERCIAL PROPERTY, SO WAS NOT AN ASSET IN 2019.

PART VII- LINE 3 - CAPITAL CITY BANK ACCOUNT IS A CHECKING ACCOUNT AND EARNED NO INTEREST.

PART VII - LINE 8 - FARMING OPERATION (PECANS) HAD \$0 INCOME IN 2019.

FINANCIAL DISCLOSURE REPORT

Page 9 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

01/04/2021

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