

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2018

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 05/22/2019
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 01/01/2018 to 12/31/2018
	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. _____	_____

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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.		
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. 2018	██████████ - Real Estate Broker
2. 2018	██████████ - 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	01/17/2018 through 01/19/2018	Orlando, FL	Educational Seminar	Lodging, Meals, Transportation
2.	Alabama State Bar Association	06/07/2018 through 06/09/2018	Destin, FL	Educational Seminar	Lodging, Meals, transportation
3.	Florida Bar Association	06/13/2018 through 06/15/2018	Orlando, FL	Educational Seminar	Lodging, Meals, transportation
4.	Florida Bar Association	08/31/2018 through 09/03/2018	Bonita Springs, FL	Educational Seminar	Lodging, Meals, Transportation
5.	Northern District of Florida Bankruptcy Bar Association	09/27/2018 through 09/28/2018	Panama City Beach, FL	Educational Seminar	Lodging, Meals, Transportation

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6.	Alabama State Bar Association	10/10/2018 through 10/11/2018	Birmingham, AL	Educational Seminar	Lodging, Meals, Transportation
7.	Florida Bar Association	11/07/2018 through 11/09/2018	Tampa and Miami, FL	Educational Seminar	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. Renasant Bank	Line of Credit - personal	J
2. Renasant Bank	Line of Credit - business (Paid off January 12, 2018)	None
3. American Express	various credit cards	J
4. Chase	various credit cards	J
5. Drummond Community Bank	Commercial real estate loan	N
6. Drummond Community Bank	Line of Credit - personal	L
7. Drummond Community Bank	Line of Credit- personal	J
8. Discover	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 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		None			Closed	01/01/18	J		
3. Capital City Bank - checking account (see Part VIII)		None	J	T					
4. Note Receivable - Diamond Investment Properties Inc.	E	Interest	N	T					
5. Vacant Lot 4, Steinhatchee Subd., Taylor Co., FL (see Part. VIII)		None			Sold	02/01/18	K	A	
6. [REDACTED]	D	Distribution	J	U					
7. [REDACTED]		None	J	T					
8. Farming operation - Alachua Co., FL (See Part VII)	A	Distribution	J	T					
9.									
10. IRA # 1 Farnsley & Johnston									
11. -American Growth Fund of Amer	B	Dividend	K	T					
12. -AMG River Road Div All Cap	B	Dividend	K	T					
13. -Columbia Contrarian	B	Dividend	K	T					
14. - Columbia Dividend Income	A	Dividend	J	T					
15. -Franklin Income Fund Advisor Class	A	Dividend			Sold	07/18/18	K	A	
16. -John Hancock Disciplined Value Fund Class A	B	Dividend	K	T					
17. -John Hancock Disciplined Value Mid Cap	C	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	

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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. -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	D	Dividend	K	T	Sold (part)	10/24/18	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	A	Dividend	J	T					
24. -Mainstay Epoch Global Equity Yield Fund Class A	B	Dividend	K	T	Sold (part)	04/16/18	J	A	
25. -MFS International Growth Fund Class 1	A	Dividend	J	T					
26. -MFS Research Fund Class A	B	Dividend	K	T					
27. -MFS Utilities Fund Class A	A	Dividend	J	T					
28. -Oppenheimer Int'l Sml Mid Co move	B	Dividend	K	T	Sold (part)	03/19/18	K	C	
29. -Principal Small Mid Cap Dividend Income Fund Class P	C	Dividend	K	T	Sold (part)	02/01/18	K	C	
30. -PGIM Jennison Equity (Prev. Prudential Jennison Equity Income Cl Z)	C	Dividend	K	T					
31. -PGIM Jennison Mid Cap (Prev. Prudential 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	B	Dividend	K	T					
34. -Cohen & Steers Pref Securities Income I	A	Dividend	J	T					

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	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
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35. -Value Line Small Cap Opport CL INSTL	B	Dividend	J	T	Sold (part)	01/30/18	J	A	
36. -Goldman Sachs Small/Mid Cap Growth Prosp. (H)	C	Dividend	K	T	Buy	02/02/18	K		
37. -Goldman Sachs Intl Sm Cap Insights (H)	A	Dividend	J	T	Buy	03/19/18	J		
38. - John Hancock Seaport Long/Short CL I (H)	A	Dividend	K	T	Buy	07/19/18	K		
39.									
40. IRA #2 Farnsley & Johnston									
41. -Brown Advisory Growth Equity Fund Investor Shares	B	Dividend	J	T					
42. -Cohen & Steers Pref. Securities	B	Dividend	J	T	Sold (part)	04/16/18	J	A	
43.					Sold (part)	07/19/18	J		
44. -John Hancock Disciplined Value Mid Cap	B	Dividend	J	T					
45. -J P Morgan US Large Cap Core (Plus Fund Select Class N/L)	B	Dividend	J	T					
46. -J P Morgan Mid Cap Value Fund Institutiional Shares	A	Dividend	J	T					
47. -MFS Research Fund Class A	B	Dividend	J	T					
48. -Oppenheimer Dev Markets	A	Dividend	J	T					
49. -Swan Defined Risk Fund	A	Dividend	K	T					
50. -Value Line Small Cap	B	Dividend	J	T					
51. John Hancock Seaport Long/Short (H)	A	Dividend	J	T	Buy	07/20/18	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	
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	(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.									
53. VALIC Retirement FICA Alt Plan Acct #: 1934 (H)									
54. Vanguard Target Retirement 2020 Fund	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

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

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 2018.

PART VII - LINE 7 - [REDACTED]. SOLD ITS BIGGEST ASSET, [REDACTED] LOCATED IN HIGH SPRINGS, FL, IN DECEMBER 2018.

PART VII - LINE 53 - VALIC RETIREMENT ACCOUNT OBTAINED PRIOR TO TAKING THE BENCH. THIS ACCOUNT WAS MISTAKENLY OMITTED FROM PREVIOUS REPORTS.

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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/ 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