

**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) Santoro, Frank J.	2. Court or Organization U. S. Bankruptcy Court, EDVA	3. Date of Report 08/14/2020
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	6. Reporting Period 01/01/2019 to 12/31/2019
	5b. ☐ Amended Report	
7. Chambers or Office Address 600 Granby Street Norfolk, Virginia 23510		
IMPORTANT NOTES: <i>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>		

I. POSITIONS. *(Reporting individual only; see pp. 9-13 of filing instructions)*

☒ NONE (No reportable positions.)

POSITION

NAME OF ORGANIZATION/ENTITY

1.	
2.	
3.	
4.	
5.	

II. AGREEMENTS. *(Reporting individual only; see pp. 14-16 of filing instructions)*

☒ NONE (No reportable agreements.)

DATE

PARTIES AND TERMS

1.	
2.	
3.	

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Name of Person Reporting

Santoro, Frank J.

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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. 3/312019	Regent University School of Law Adjunct Professor	\$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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
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.)*

	<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1.	Southeastern Bankruptcy Law Institute	03/20/2019 to 03/23/2019	Atlanta, GA	To appear at professional education seminar	Transportation, food, and lodging
2.	Northern Virginia Bankruptcy Bar Association	06/19/2019 to 06/20/2019	Arlington, VA	To appear at professional education seminar	Lodging and transportation
3.	American Bankruptcy Institute	08/01/2019 to 08/03/2019	Hershey, PA	To appear at professional education seminar	Food, lodging, and transportation
4.	Nattional Conference of Bankruptcy Judges	10/29/2019 to 11/01/2019	Washington, DC	To participate in a professional conference	Transportation and lodging
5.	North Carolina Bar Association	11/21/2019 to 11/22/2019	Wilmington, NC	To appear at professional education seminar	Transportation 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.		

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. 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. First Eagle Global Fund Class A	D	Int./Div.	K	T					
6. Pimco Income Fund Class A	A	Int./Div.	K	T					
7. IShares Russell 2000 ETF	A	Dividend	K	T					
8. IShares Russell 1000 Growth	A	Dividend	K	T					
9. T Rowe Price Global Tech Fund	B	Dividend			Sold	03/13/19	K		
10. Invesco Floating rate Class Fund I	A	Dividend	J	T					
11. Accenture	A	Dividend	J	T					
12. Alphabet Inc	A	Dividend	J	T					
13. Ameriprise	A	Dividend	J	T					
14. Colgate Palmolive	A	Dividend	J	T					
15. Comcast Corp	A	Dividend	J	T					
16. Danaher Corp	A	Dividend	J	T					
17. Ecolab Inc	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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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. Facebook Inc Class A	A	Dividend	J	T					
19. Home Depot Inc	A	Dividend	J	T					
20. Honeywell Inc	A	Dividend	J	T					
21. Intercontinental Exchange Group	A	Dividend	J	T					
22. Medtronic	A	Dividend	J	T					
23. OReilly Automotive	A	Dividend	J	T					
24. Red Hat	A	Dividend	J	T					
25. Rockwell Automation Inc	A	Dividend	J	T					
26. Thermo Fisher Scientific Inc	A	Dividend	J	T					
27. TJX Companies Inc	A	Dividend	J	T					
28. United technologies	A	Dividend	J	T					
29. Walt Disney Company	A	Dividend	J	T					
30. Adobe Systems Delaware	A	Dividend	J	T					
31. Lowes	A	Dividend	J	T					
32. Artisan Global Value Fund Class A	A	Dividend	J	T					
33. Chubb Ltd. Bond	A	Dividend	J	T					
34. Coca Cola	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	

VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

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35. Crane Company	A	Dividend	J	T					
36. Diageo PLC	A	Dividend	J	T					
37. Intel Corp	A	Dividend	J	T					
38. Lockheed Martin Corp	A	Dividend	J	T					
39. Marsh & McLennan	A	Dividend	J	T					
40. McDonalds Corp	A	Dividend	J	T					
41. Microsoft Corp	A	Dividend	J	T					
42. Nextera Energy Inc	A	Dividend	J	T					
43. Novartis	A	Dividend	J	T					
44. Texas Instruments	A	Dividend	J	T					
45. Union Pacific Corp	A	Dividend	J	T					
46. VF Corp	A	Dividend	J	T					
47. American Growth	E	Dividend	N	T					
48. American Global Growth	E	Dividend	M	T					
49. Schlumberger	A	Dividend	J	T					
50. JP Morgan Income Builder	B	Dividend	K	T					
51. Chevron	A	Dividend	J	T					

1 Income Gain Codes:

(See Columns B1 and D4)

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52. Johnson & Johnson	A	Dividend	J	T					
53. Suncor Energy	A	Dividend	J	T					
54. American Tower Corp REIT	A	Dividend			Sold	08/12/19	J		
55. Blackrock, INC	A	Dividend	J	T					
56. Garrett Motion INC	A	Dividend	J	T					
57. Mondelez Interntl Inc	A	Dividend	J	T					
58. Parker Hanifin Corp	A	Dividend	J	T					
59. Residio Technologies	A	Dividend	J	T					
60. United Health	A	Dividend	J	T					
61. IShares Corp S&P Mid-Cap	B	Dividend	K	T					
62. AB Sustainable Global Fund	A	Dividend	J	T					
63. AQR Defensive Equity Fund Class A	A	Dividend	J	T					
64. Harding Loevner International Equity Fund	A	Dividend	J	T					
65. Hartford Schroders Emerging Markets Equity Fund Class I	B	Dividend			Sold	03/11/19	K		
66. PGIM JENN Global Opportunities CL Z	B	Dividend	K	T					
67. Angel Oak Multi Strategy Income Fund	A	Dividend	J	T					
68. Invesco Floating Rate Fund Class Y	B	Dividend			Sold	06/12/19	K		

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69. PGIM Floating Floating RateIncome Cl Z	A	Dividend			Sold	04/09/19	J		
70. PGIM Short Duration High Yield Fund	A	Dividend	J	T					
71. Pimco Diversified Income Fund	A	Dividend			Sold	08/07/19	J		
72. Pioneer Multi Asset Ultrashort Income Fund CL Z	B	Dividend			Sold	02/06/19	K		
73. Putnam Diversified Income Fund Class Y	A	Dividend	K	T					
74. Linde PLC Eur	A	Dividend	J	T					
75. Republic Services Inc	A	Dividend	J	T					
76. Rockwell Automation Inc	A	Dividend	J	T					
77. American Growth and Income	D	Dividend	N	T					
78. Boeing Company	A	Dividend	J	T	Buy	06/13/19	J		
79. Costco Wholesale Corp	A	Dividend	J	T	Buy	03/29/19	J		
80. Amer Electric Power Co	A	Dividend	J	T	Buy	09/13/19	J		
81. Cohen and Steers Preferred CPXIX	A	Dividend	J	T	Buy	04/11/19	J		
82. PGIM Total Return Bond PDBZX	A	Dividend	K	T	Buy	08/13/19	K		
83. Vanguard Total Stock	A	Dividend	J	T	Buy	08/13/19	J		
84. Pioneer Muti Asset MYFRX	A	Dividend	K	T	Buy	04/12/19	K		
85.									

1 Income Gain Codes:

(See Columns B1 and D4)

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(See Columns C1 and D3)

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86.									
87.									
88.									
89.									
90.									
91.									
92.									

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

Part VII.

Holdings in lines 47, 48 and 77 are mutual funds maintained at Davenport and Company.

Holdings in lines 5 through 8 inclusive, 10, 61, 62, 63, 64, 66, 67, 70, 73, and 74 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