

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2020

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) Lord, Nancy H.	2. Court or Organization United States Bankruptcy Court, Eastern District of New York	3. Date of Report 05/07/2021
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 5b. ☐ Amended Report	6. Reporting Period 01/01/2020 to 12/31/2020
7. Chambers or Office Address United States Bankruptcy Court Conrad B. Duberstein United States Bankruptcy Courthouse 271C Cadman Plaza East, Room 3577 Brooklyn, NY 11201-1800		
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. 2/28/12	Pension - New York State Employees' Retirement System - Monthly Pension Check (no control)
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. 2020	Income Derived from Monthly Payment from NYS Retirement System (NYS & Local Employees Retirement System)	\$21,463.08
2. 2020	Income Derived from Monthly Payment from NYS Teachers Retirement System (as Surviving Spouse of Pensioner)	\$48,202.12
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.				
2.				
3.				
4.				
5.				

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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. Key Bank	Unsecured Preferred Credit Line Account	J
2. MetLife	Loan against Own "Whole Life" Life Insurance Proceeds	M
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. Neuberger Berman Large Cap Value Fund Investor	A	Dividend	J	T					
2. Neuberger Berman Focus Fund Investor Class		None	J	T					
3. MetLife, Inc common stock (MetLife Policy Holder Trust)	A	Dividend	J	T					
4. MetLife "Whole Life" Policy	D	Dividend	K	T					
5. Prudential (H&R, P.C. 401K) Loomis Sayles Gbl Alloc Y	E	Int./Div.	N	T	Redeemed (part)	01/15/20	K		
6. Prudential (H&R, P.C. 401K) Invesco Comstock A	B	Int./Div.	L	T	Redeemed (part)	01/15/20	J		
7. Prudential (H&R, P.C. 401K) ClearBridge Intl Gro 1	A	Int./Div.	K	T	Redeemed (part)	04/15/20	J		
8. Prudential (H&R, P.C. 401K) MFS Intl Intrinsic Val R4	B	Int./Div.	K	T	Redeemed (part)	01/15/20	J		
9. Key Bank (Cash Account; MM Checking)		None	J	T					
10. Key Bank (Cash Account; Hassle Free Checking)		None	J	T					
11. Prudential (H&R, P.C. 401K) Invesco Oppenheim Int'l Growth Fund ClassY		None			Closed	01/15/20	J		
12. Prudential (H&R., P.C. 401K) Pru Stable Value	A	Int./Div.	J	T	Redeemed (part)	01/15/20	J		
13.									
14.									
15.									
16.									
17.									

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

Part VII. Investments and Trusts

Re - Prudential / Herzfeld & Rubin, P.C. Employees' 401(k) Plan. Nothing is being contributed by Herzfeld & Rubin, P.C. or has been contributed by Herzfeld & Rubin, P.C. (a former employer) since I left the firm's employ in 1999. I do not make contributions. I made monthly withdrawals/partial redemptions of \$2,000 each month in 2020. Prudential allocated each withdrawal against all of my Fund holdings in the same percentage basis as each holding represents to the total dollar amount of all the investments in my plan. In column D(3) I listed the total amount redeemed for the year. With the exception of Loomis, each monthly withdrawal/partial redemption and the total amount for the year fell within category J. With respect to Loomis Sayles, each monthly withdrawal fell within category J but for the year totalled an amount within category K. Lastly, on March 26, 2020, the plan switched out Invesco Oppenheimer Int'l Growth for Clearbridge Int'l.; there were monthly withdrawal/partial redemptions for Invesco Oppenheimer Int'l Growth for January, February and March 2020 and beginning in April, monthly withdrawals from Clearbridge Int'l (after it was added to the fund's portfolio).

Part VII. Investments and Trusts/

Item 4 - A dividend is earned each year on the anniversary of this whole-life policy which automatically results in the acquisition of additional insurance coverage. Since the anniversary date is in June each year, I have included the dividend amount for 2020, (the dividend amount would fall within category "C" but the amount of additional insurance that the dividend purchased falls within category "D", so I used category ("D")). For "gross value" at end of the reporting period, I have provided the cash surrender value information which falls within category "K".

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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/ Nancy H. Lord**

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
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