

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) Harner, Michelle M.	2. Court or Organization United States Bankruptcy Court District of Maryland	3. Date of Report 05/14/2021
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 Edward A. Garmatz United States Courthouse 101 West Lombard Street, 9th Floor Baltimore, Maryland 21201		
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. Member, Executive Committee; Vice President (Research Grant) (current)	American Bankruptcy Institute
2. Member (current)	University of Maryland Francis King Carey School of Law Board of Visitors
3. Chair, Dodd-Frank Working Group (October 2019-July 2020)	Administrative Office of the United States Courts
4. Member, Executive Committee (November 2020-present)	National Bankruptcy Conference
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. 03/01/2016	Michelle M. Harner, Author;MatthewBender&Co.,Inc.Pub.Initial & updates of Ch.1126 Collier on Bankr. One-time flat fee:\$1200 for initial, \$40 per page on updates
2. 03/14/2016	Daniel Bussel, David Skeel Jr., Michelle M. Harner, Authors; LEG, Inc. d/b/a West Academic Pub.; Prep and publish Bankr. 11th ed.: Royalties 20% of net revenue
3. 07/01/2020	Michelle M. Harner,Author;MatthewBender&Co.,Inc.Pub.Initial & updates-Ch.44 Collier Practice Guide. One-time flat fee:\$1400 for initial, \$40 per page on updates

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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	West Academics - royalties	\$98.00
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. 2020	Ballard Spahr LLP (law partnership income)
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. American Express	Revolving charge account	J
2. Citibank, N.A. (Master Card)	Revolving charge account	J
3. [REDACTED]	Tuition payment agreement	J
4. [REDACTED]	Tuition payment agreement	J
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. Citibank checking account #1	A	Interest	K	T					
2. Citibank checking account #2	A	Interest	K	T					
3. Citibank savings account #1	A	Interest	N	T					
4. Citibank savings account #2	A	Interest	J	T					
5. Citibank savings account #3	A	Interest	J	T					
6. Citibank savings account #4	A	Interest	J	T					
7. Citibank certificate of deposit	A	Interest	M	T					
8. T. Rowe Price 529 account #1 - Maryland CIP Portfolio 2021	A	Dividend	M	T					
9. T. Rowe Price 529 account #2 - Maryland CIP Portfolio 2024	A	Dividend	M	T					
10. T. Rowe Price 529 account #3 - Maryland CIP Portfolio 2033	A	Dividend	M	T					
11. Northwestern Mutual life insurance policy #1 (term life)	A	Int./Div.	M	T					
12. Northwestern Mutual Extraordinary Life policy #2 (H)									
13. 1. - NM General Premium Accumulation Account	D	Int./Div.	M	T					
14. MetLife Flexible Premium Life Policy #1 (H)									
15. 1. - ML Ultra Short Bond Fund	A	Int./Div.	J	T					
16. MetLife Flexible Premium Life Policy #2 (H)									
17. 1. - MetLife General Acccount 4.0 Guaranteed	A	Int./Div.	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	

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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. Rollover IRA #1 (H)									
19. 1. - Western Asset Institutional Government Fund	A	Int./Div.	K	T					
20. 2. - TR Gold Fund	A	Dividend			Sold	02/04/20	K		
21. 3. - TR Russell 1000 Value Fund	A	Dividend	N	T					
22. 4. - TR Russell 1000 Growth Fund	A	Dividend	N	T					
23. 5. - TR Russell 2000 Fund	A	Dividend	L	T					
24. 6. - TR. Core S&P Small Cap Fund	A	Dividend	K	T	Buy	05/03/20	K		
25. 7. - TR - MSCI Small Cap ETF Fund	A	Dividend	K	T	Buy	12/01/20	K		
26. 8. - TR All Country Asia Fund	A	Dividend			Sold	02/04/20	K		
27. 9. - JP Morgan USD Emerging Markets Bond Fund	A	Dividend	L	T					
28. 10. - TR Global REIT Fund	A	Dividend	K	T	Buy	06/29/20	K		
29. 11. - TR Mortgage Real Estate Fund	A	Dividend	K	T	Buy	06/29/20	K		
30. 12. - TR Short-Term Corp Bond Fund	A	Dividend			Sold	02/04/20	K		
31. 13. - TR Enhanced Short Fund	A	Dividend	K	T					
32. 14. - TR Bloomberg Barclays High Yield Bond Fund	A	Dividend	K	T					
33. 15. - Vanguard Dividend Appreciation Fund	A	Dividend	M	T	Buy	02/04/20	M		
34. 16. - Vanguard Bond Index Fund	A	Dividend	N	T					

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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	(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. 17. - Vanguard FTSE Developed Markets Fund	A	Dividend	N	T					
36. 18. - Vanguard Charlotte FDS Total Int'l Bond Fund	A	Dividend	L	T					
37. 19. - Vanguard Int'l Equity Index Emerging Markets Fund	A	Dividend	M	T					
38. Rollover IRA #2 (H)									
39. 1. - Western Asset Institutional Government Fund	A	Int./Div.	J	T					
40. 2. - TR Gold Fund	A	Dividend	J	T					
41. 3. - TR Latin America 40 Fund	A	Dividend	J	T	Buy	03/07/20	J		
42. 4. - TR Russell 1000 Value Fund	A	Dividend	K	T					
43. 5. - TR Russell 1000 Growth Fund	A	Dividend	K	T					
44. 6. - TR Russell 2000 Fund	A	Dividend	J	T					
45. 7. - TR Core S&P Small Cap Fund	A	Dividend	J	T	Buy	03/07/20	J		
46. 8. - TR MSCI Small Cap ETF Fund	A	Dividend	J	T	Buy	12/01/20	J		
47. 9. - TR All Country Asia Fund	A	Dividend			Sold	02/04/20	J		
48. 10. - JP Morgan USD Emerging Markets Bond Fund	A	Dividend	J	T					
49. 11. - TR Global REIT Fund	A	Dividend	J	T	Buy	06/29/20	J		
50. 12. - TR Mortgage Real Estate Fund	A	Dividend	J	T	Buy	06/29/20	J		
51. 13. - TR Short-Term Corp Bond Fund	A	Dividend			Sold	02/04/20	J		

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	
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52. 14. - TR Enhanced Short fund	A	Dividend	J	T					
53. 15. - TR Bloomberg Barclays High Yield Bond Fund	A	Dividend	J	T					
54. 16. - Vanguard Dividend Appreciation Fund	A	Dividend	K	T	Buy	02/04/20	K		
55. 17. - Vanguard Bond Index Fund	A	Dividend	L	T					
56. 18. - Vanguard FTSE Developed Markets Fund	A	Dividend	K	T					
57. 19. - Vanguard Charlotte FDS Total Int'l Bond Fund	A	Dividend	J	T					
58. 20. - Vanguard Int'l Equity Index Emerging Markets Fund	A	Dividend	J	T					
59. IRA #1 (H)									
60. 1. - Vanguard Target Date 2035 Fund	A	Dividend	M	T					
61. IRA #2 (H)									
62. 1. - Fidelity Freedom 2025 Fund	A	Dividend	K	T					
63. 2. - Fidelity Freedom 2030 Fund	A	Dividend	K	T					
64. IRA #3 (H)									
65. 1. - Fidelity Freedom 2030 Fund	A	Dividend	N	T					
66. IRA #4 (H)									
67. 1. -TIAA-CREF Lifecycle 2035 Fund	A	Dividend	J	T					
68. American Century Ultra Fund	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
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 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)
69. Hennessy Cornerstone Value-Investor 2035 Fund	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	
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

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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/ **Michelle M. Harner**

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