

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) Owens, Karen B.	2. Court or Organization United States Bankruptcy Court, District of Delaware	3. Date of Report 4/21/2021
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) United States Bankruptcy Judge - Full Time	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, District of Delaware 824 N. Market Street, 6th Floor Wilmington, Delaware 19801		
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.)

POSITION

NAME OF ORGANIZATION/ENTITY

1. Board Member	Delaware Bankruptcy American Inns of Court
2. Board Member	Turnaround Management Association, Philadelphia / Wilmington Chapter
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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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. 2020	TAMKO Building Products LLC; Salary
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.)*

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.		

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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. Capital One Cash Account	B	Interest	M	T					
2. Wells Fargo Cash Account	A	Interest	M	T					
3. BOA HSA Cash Account	A	Interest	J	T					
4. Vanguard IRA #1 (H)									
5. -Vanguard LifeStrategy Growth Fund Investor Class (VASGX)		None			Buy (add'l)	01/24/20	J		
6.					Buy (add'l)	02/24/20	J		
7.					Buy (add'l)	03/24/20	J		
8.					Distributed	04/03/20	L		
9.					Closed	04/17/20	J		
10. Vanguard IRA #2 (H)									
11. -Vanguard Target Retirement 2045 Investor Class Fund (VTIVX)		None			Buy (add'l)	01/23/20	J		
12.					Buy (add'l)	02/24/20	J		
13.					Buy (add'l)	03/23/20	J		
14.					Distributed	04/03/20	L		
15.					Closed	04/17/20	J		
16. Vanguard Brokerage Account #1 (H)									
17. -Vanguard LifeStrategy Moderate Growth Fund Investor Class (VSMGX)		None			Buy (add'l)	01/02/20	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	
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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	(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.					Buy (add'l)	02/03/20	J		
19.					Buy (add'l)	03/02/20	J		
20.					Distributed	04/03/20	L		
21.					Closed	04/17/20	J		
22. Vanguard Brokerage Account #2 (H)									
23. -Vanguard Intermediate-Term Bond Index Fund Admiral Shares	A	Dividend	J	T	Sold (part)	01/06/20	J		
24.					Sold (part)	02/04/20	J		
25.					Sold (part)	03/11/20	J		
26.					Sold (part)	04/14/20	J		
27.					Sold (part)	04/17/20	J		
28. -Vanguard Money Market Fund	A	Dividend	J	T					
29. Vanguard Individual 529 College Savings Account (H)									
30. -Vanguard Moderate Age-Based Option: Vanguard 80% Stock 20% Bond Port		None			Buy (add'l)	01/08/20	J		
31.					Buy (add'l)	02/12/20	J		
32.					Buy (add'l)	03/17/20	J		
33.					Buy (add'l)	04/17/20	J		
34.					Buy (add'l)	04/21/20	J		

1 Income Gain Codes: (See Columns B1 and D4)	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	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000 K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	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	D =\$5,001 - \$15,000 H2 =More than \$5,000,000 M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	E =\$15,001 - \$50,000
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35.					Sold	10/30/20	M		
36. -Vanguard Target Enrollment 2034/2035 Portfolio		None	M	T	Buy	10/30/20	M		
37. Ashby & Geddes Retirement Plan (H)									
38. -Vanguard Institutional Target Retirement 2045 Fund		None			Distributed	03/31/20	N		
39. Wells Fargo Retirement Plan (H)									
40. -Vanguard Institutional Target Retirement 2045 Fund	B	Dividend	M	T	Buy (add'l)	01/15/20	J		
41.					Buy (add'l)	01/31/20	J		
42.					Buy (add'l)	02/14/20	J		
43.					Buy (add'l)	02/28/20	J		
44.					Buy (add'l)	03/13/20	J		
45.					Buy (add'l)	09/15/20	J		
46.					Buy (add'l)	09/30/20	J		
47.					Buy (add'l)	10/15/20	J		
48.					Buy (add'l)	10/30/20	J		
49. TAMKO Profit Sharing Retirement Plan (H)									
50. -Vanguard Institutional Target Retirement 2045 Fund	A	Dividend	K	T	Buy (add'l)	03/31/20	J		
51. Ameriprise Strategic Portfolio Service Advantage IRA #1 (H)									

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52. -Blackrock Event Driven Equity Fund (BILPX)	A	Dividend	K	T	Buy (add'l)	05/28/20	J		
53. -Blackrock Mid Cap Growth Equity Portfolio Institutional (CMGIX)		None	K	T	Buy (add'l)	04/22/20	J		
54.					Sold (part)	05/28/20	J	B	
55. -Federated Kaufmann Small Cap Fund Institution (FKAIX)	A	Dividend	K	T	Buy (add'l)	03/27/20	J		
56.					Buy (add'l)	04/22/20	J		
57.					Sold (part)	05/28/20	J	A	
58. -Columbia Dividend Income Fund Institutional Class (GSFTX)	B	Dividend	L	T	Buy (add'l)	03/27/20	J		
59.					Buy (add'l)	04/22/20	J		
60.					Sold (part)	05/28/20	K		
61. -John Hancock Funds II Emerging Markets Fund Class 1 (JEVIX)	A	Dividend	J	T					
62. -MFS Intl. Growth Fund Class 1 (MQGIX)	A	Dividend	K	T	Sold (part)	03/27/20	J		
63.					Sold (part)	05/28/20	J	A	
64. -MFS New Discovery Value Fund Class 1 (NDVIX)	A	Dividend	K	T					
65. -ClearBridge Large Cap Growth Fund Class 1 (SBLYX)	C	Dividend	L	T	Buy (add'l)	04/22/20	J		
66.					Sold (part)	05/28/20	K	B	
67. -Wells Fargo Special Mid Cap Value Fund (WFMIX)	A	Dividend	K	T	Buy (add'l)	04/22/20	J		
68.					Sold (part)	05/28/20	K		

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69. -JPMorgan Growth Advantage Class 1 (JGASX) (X)	A	Dividend	J	T					
70. -Lord Abbett Bond Debenture Class F (LBDFX)	B	Dividend	L	T	Buy	04/22/20	K		
71.					Buy (add'l)	05/28/20	K		
72. -PGIM Total Return Bond Class Z (PDBZX)	A	Dividend	L	T	Buy	05/28/20	L		
73. -Vanguard Target Retirement 2045 Investor Class (VTIVX)		None			Open	04/03/20	L		
74.					Sold	04/20/20	L	D	
75. Ameriprise Strategic Portfolio Service Advantage IRA #2 (H)									
76. -Blackrock Event Driven Equity Instl CL (BILPX)	A	Dividend	K	T	Buy	04/06/20	K		
77.					Buy (add'l)	04/22/20	J		
78. -Columbia Dividend Income Instl CL (GSFTX)	A	Dividend	L	T	Buy	04/06/20	K		
79.					Buy (add'l)	04/22/20	J		
80. -Federated Hermes Kaufmann Small Cap Cl 1 (FKAIX)	A	Dividend	L	T	Buy	04/06/20	K		
81.					Buy (add'l)	04/22/20	J		
82. -John Hancock Small Cap Core CL 1 (JCCIX)	A	Dividend	L	T	Buy	04/06/20	K		
83.					Buy (add'l)	04/22/20	J		
84. -John Hancock Emerging Markets CL 1 (JEVIX)	A	Dividend	K	T	Buy	04/06/20	J		
85. -JPMorgan Growth Advantage CL 1 (JGASX) (X)	A	Dividend	J	T					

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86. -Clearbridge Large Cap Growth CL 1 (SBLYX)	C	Dividend	L	T	Buy	04/06/20	K		
87.					Buy (add'l)	04/22/20	J		
88. -Lord Abnett Bond Debenture CL F (LBDFX)	C	Dividend	M	T	Buy	04/06/20	L		
89.					Buy (add'l)	04/22/20	K		
90. -MFS Intl. Growth CL 1 (MQGIX)	A	Dividend	K	T	Buy	04/06/20	K		
91. -Wells Fargo Special Mid Cap Value Instl Cl (WFMIX)	A	Dividend	L	T	Buy	04/06/20	K		
92.					Buy (add'l)	04/22/20	J		
93. -Vanguard Lifestrategy Growth Investor Class (VASGX)		None			Open	04/03/20	L		
94.					Sold	04/20/20	L		
95. Ameriprise Strategic Portfolio Srv. Advantage Personal Invest Acct (H)									
96. -Blackrock Event Driven Equity Instl CL (BILPX)	A	Dividend	J	T	Buy	04/22/20	J		
97. -Columbia Dividend Income Instl CL (GSFTX)	A	Dividend	K	T	Buy	04/22/20	J		
98. -Federated Hermes Kaufmann Small Cap Cl 1 (FKAIX)	A	Dividend	J	T	Buy	04/06/20	K		
99. -Goldman Sachs Small Mid Cap Growth Investor CL (GTMTX)	B	Dividend	J	T	Buy	04/22/20	J		
100. -JPMorgan Growth Advantage CL 1 (JGASX) (X)	A	Dividend	J	T					
101. -Clearbridge Large Cap Growth CL 1 (SBLYX)	A	Dividend	K	T	Buy	04/22/20	J		
102. -Lord Abnett National Tax Free Income CL F (LANFX)	A	Dividend	K	U	Buy	04/22/20	K		

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103. -Lord Abbett Bond Debenture CL F (LBDFX)	A	Dividend	K	T	Buy	04/22/20	K		
104. -Alphabet Inc. CL A (GOOGL)	A	Dividend	J	T	Buy	04/13/20	J		
105. -Amazon.Com Inc. (AMZN)		None	J	T	Buy	04/13/20	J		
106. -Apple Inc. (AAPL)		None	J	T	Buy	04/13/20	J		
107. -Walt Disney Co. (DIS)		None	J	T	Buy	04/13/20	J		
108. -Microsoft Corp. (MSFT)		None	J	T	Buy	04/13/20	J		
109. -Vanguard Lifestrategy Moderate Growth Investor Class (VSMGX)		None			Open	04/03/20	L		
110.					Sold	04/20/20	M		
111. Ameriprise Insured Money Market Cash Account (AIMMA) (H)									
112. -Morgan Stanley	A	Interest	J	T					
113. -American Express		None							

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(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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Name of Person Reporting

Owens, Karen B.

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

The following are further explanations in support of the disclosures in Part VII:

All investments detailed in the 2019 Annual Report for the Ameriprise Brokerage Account on lines 82 through 209 have been removed because they were sold in 2019.

All investments detailed in the 2019 Annual Report for the Vanguard 529 Account on lines 35-36 have been removed because they were exchanged in 2019.

All investments detailed for the Ashby & Geddes Retirement Plan on lines 37-38 were distributed and rolled over to Ameriprise Trust Company on 3/31/2020. The funds were invested into Ameriprise Strategic Portfolio Service Advantage IRA Account #2 (see line 75). Vanguard account was closed on the same date.

All investments detailed for the Vanguard IRA and Brokerage Accounts on lines 4-21 were transferred to Ameriprise Trust Company on 4/3/2020. Deposits of the Vanguard funds are reported under the appropriate Ameriprise account (see lines 73, 93, and 109 as applicable). The accounts were subsequently sold. Cost basis information is unavailable from Vanguard for the accounts listed on lines 93 and 109 and therefore, the gain realized upon such sales is not able to be calculated. Vanguard accounts were closed on 4/17/20.

All transactions during the reportable period for the JGASX investments on lines 69, 85, and 100 were below the reportable threshold of \$1000. Therefore, there are no reportable transactions in Column D associated with these investments.

The American Express Account detailed on line 113 was not used in 2020 for the Ameriprise Accounts detailed in Part VII. The money market account detailed on lines 112 is the settlement account used by Ameriprise in 2020.

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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 B. Owens**

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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Washington, D.C. 20544