

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) Specie, Karen K.	2. Court or Organization U.S. Bankruptcy Court Northern District of Florida	3. Date of Report 04/20/2021
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 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. _____	_____

FINANCIAL DISCLOSURE REPORT

Page 2 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

04/20/2021

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	████████████████████ - Real Estate Broker
2. 2020	████████████████████ - Commercial real estate ownership, rental and management (Voluntary Dissolution Filed 5/11/20)
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. American Bankruptcy Institute	01/15/2020 through 01/17/2020	Tampa, FL	Educational Seminar	Lodging, Meals, Transportation
2. The Florida Bar Association	02/05/2020 through 02/07/2020	Orlando, FL	Educational Seminar	Lodging, Meals, transportation
3.				
4.				
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

04/20/2021

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	various credit cards	J
2.	Chase	various credit cards	J
3.	Drummond Community Bank (Y)	Line of Credit - personal (Paid off in 2020)	None
4.	Drummond Community Bank	Personal Loan	J
5.	Discover	Credit Card	J

FINANCIAL DISCLOSURE REPORT

Page 4 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

04/20/2021

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. Capital City Bank - checking account		None	J	T					
3. [REDACTED]	D	Distribution	J	U					
4. [REDACTED]		None			Closed	05/11/20	J		
5. Farming operation - Alachua Co., FL (See Part VII)		None			Sold	04/24/20	J		
6. Drummond Community Bank - Savings Account	A	Interest	M	T	Open	04/14/20	O		
7. Capital City Bank - Savings Account	A	Interest	M	T	Open	04/15/20	N		
8. Drummond Community Bank - Checking Account	A	Interest	J	T	Open	04/01/20	J		
9.									
10. IRA # 1 Farnsley Wealth Management, LLC (previous Farnsley & Johnston)									
11. American Growth Fund of Amer	B	Dividend	K	T					
12. Columbia Contrarian	B	Dividend	K	T					
13. Columbia Dividend Income	A	Dividend	K	T					
14. John Hancock Disciplined Value Fund Class A	A	Dividend	K	T					
15. John Hancock Disciplined Value Mid Cap	A	Dividend	K	T					
16. JP Morgan Small Cap Equity	A	Dividend	K	T					
17. JP Morgan International Value Fund Institutional Class	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	

FINANCIAL DISCLOSURE REPORT

Page 5 of 9

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Specie, Karen K.

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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) 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 Mid Cap Value Fund Institutional Shares	B	Dividend	K	T					
19. JP Morgan US Equity Fund	C	Dividend	L	T					
20. JP Morgan U.S. Large Cap Core Plus Fund Select Class	D	Dividend	K	T					
21. Mainstay Epoch Global Equity Yield Fund Class A	A	Dividend	K	T					
22. MFS International Growth Fund Class 1	A	Dividend	K	T					
23. MFS Research Fund Class A	B	Dividend	K	T					
24. MFS Utilities Fund Class A	A	Dividend	K	T					
25. Invesco Oppenheimer Int'l Sml Mid Co (fka Oppenhiemer Int'l Sml Mid)	C	Dividend	K	T					
26. Principal Small Mid Cap Dividend Income Fund Class P	A	Dividend	K	T					
27. PGIM Jennison Equity	A	Dividend			Sold	04/06/20	K		
28. PGIM Jennison Mid Cap		None			Sold	08/27/20	J		
29. American Europacific Growth Fund CL F2	A	Dividend	K	T					
30. American Smallcap World Fund CL F2	A	Dividend	K	T					
31. Cohen & Steers Pref Securities Income I	A	Dividend	K	T					
32. Value Line Small Cap Opport CL INSTL		None			Sold	10/20/20	K		
33. Goldman Sachs Small/Mid Cap Growth Prosp.	D	Dividend	L	T	Buy (add'l)	08/28/20	J		
34. Goldman Sachs Intl Sm Cap Insights	A	Dividend	K	T					

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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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FINANCIAL DISCLOSURE REPORT

Page 6 of 9

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Specie, Karen K.

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35. American Amcap Fund 2	A	Dividend	K	T					
36. Goldman Sachs Emerg Mkts Equity	A	Dividend	K	T					
37. MFS New Discovery Fund	B	Dividend	K	T					
38. Goldman Sachs GQG Partners Int'l Opp (X)	A	Dividend	K	T	Buy	04/07/20	J		
39. Fidelity Contrafund Prospectus (X)	B	Dividend	K	T	Buy	10/20/20	K		
40.									
41. IRA #2 Farnsley & Johnston									
42. Cohen & Steers Pref. Securities	A	Dividend	K	T					
43. John Hancock Disciplined Value Mid Cap		None			Sold	08/28/20	J		
44. J P Morgan US Large Cap Core (Plus Fund Select Class N/L)	C	Dividend	K	T					
45. J P Morgan Mid Cap Value Fund Institutional Shares	A	Dividend	J	T					
46. MFS Research Fund Class A	A	Dividend	J	T					
47. Invesco Oppenheimer Dev Markets (previous Oppenheimer Dev Markets)	A	Dividend	J	T					
48. Value Line Small Cap	B	Dividend	K	T					
49. Goldman Sachs Emerg Mkts Eq	A	Dividend	J	T					
50. American Growth Fund of America	A	Dividend	J	T					
51. JP Morgan Hedged Equity	A	Dividend	K	T	Buy (add'l)	08/27/20	J		

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52. Goldman Sachs Small/Mid Cap	A	Dividend	J	T					
53. MFS New Discovery FL CL I	A	Dividend	J	T					
54.									

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FINANCIAL DISCLOSURE REPORT

Page 8 of 9

Name of Person Reporting	Date of Report
Specie, Karen K.	04/20/2021

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

PART VI - LINE 4 - DRUMMOND COMMUNITY BANK - CORRECTED TO "PERSONAL LOAN;" PRIOR REPORTS LISTED AS "LINE OF CREDIT - PERSONAL."

PART VII - LINE 4 - [REDACTED]. VOLUNTARILY DISSOLVED ON 5/11/2020.

PART VII - LINE 5 - FARMING OPERATION (PECANS) SOLD WITH HOMESTEAD PROPERTY ON 4/24/2020.

PART VII - LINE 60 OF AMENDED 2019 REPORT - VALIC RETIREMENT ACCOUNT WAS LIQUIDATED ON 2/11/2019 AND MISTAKENLY INCLUDED IN THE AMENDED 2019 REPORT. THE ASSET IS REMOVED FROM THIS REPORT.

FINANCIAL DISCLOSURE REPORT

Page 9 of 9

Name of Person Reporting

Specie, Karen K.

Date of Report

04/20/2021

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
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Washington, D.C. 20544