

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2017

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 09/26/2018
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 01/01/2017 to 12/31/2017
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. Professor of Law (completed June 2017)	University of Maryland Francis King Carey School of Law
2. Faculty Adviser (completed June 2017)	University of Maryland Francis King Carey School of Law - Business Law Society
3. Faculty Adviser (completed June 2017)	University of Maryland Francis King Carey School of Law - Journal of Business & Technology Law
4. Member (completed 2017)	University of Maryland Francis King Carey School of Law - Appointments Committee
5. Member (completed 2016)	University of Maryland Francis King Carey School of Law - Middle States 2016 Accreditation Self-Study Steering Committee
6. Member (completed 2017)	University of Maryland Francis King Carey School of Law - Curriculum Committee
7. Visiting Professor of Law (completed June 2015)	Georgetown University Law Center
8. Associate Reporter (completed May 2017)	Advisory Committee on the Federal Rules of Bankruptcy Procedure
9. Resident Scholar (completed December 2015)	American Bankruptcy Institute
10. Member, Board of Directors (ongoing)	American Bankruptcy Institute
11. Independent contractor for recorded bar review lectures(9/13/2017-9/1/2018)	Themis Bar Review
12. School Liason for University of MD School of Law (completed June 2017)	Maryland State Bar Association Business Law Section
13. Chair (completed June 2018)	Maryland State Bar Association Business Law Section
14. Member (completed July 2015)	Dodd-Frank Study Working Group for the Administrative Office of the United States Courts.

FINANCIAL DISCLOSURE REPORT

Page 2 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

15. Member (current)	University of Maryland Francis King Carey School of Law Board of Visitors
16. Member (Vice Chair - 2016) (Chair completed 2017 when appointed)	AALS, Business Associations Section
17. Member (Chair - 2015)	AALS, Creditors' and Debtors' Rights Section

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

☐ NONE *(No reportable agreements.)*

DATE

PARTIES AND TERMS

1. 9/13/2017	Michelle M. Harner (as instructor) and Themis Bar Review, LLC - sets forth terms of renewed arrangement for bar review lectures
2.	
3.	

FINANCIAL DISCLOSURE REPORT

Page 3 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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. 2017	University of Maryland (wages)	\$77,039.00
2. 2017	Themis Bar Review (independent contractor fees)	\$5,000.00
3. 2017	Administrative Office the U.S. Courts (independent contractor fees)	\$9,844.00
4. 2017	W.D. Missouri Annual Koger Institute (honorarium for May 2017 presentation, pre-judgeship)	\$3,000.00
5. 2017	LEG, Inc., d/b/a West Academic (royalties)	\$304.00
6. 2017	Matthew Bender & Co. Inc. (royalties)	\$1,200.00

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. 2017	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. Maryland State Bar Association	July 2017	Baltimore, Maryland	Purchase of award given to section chair	Reimbursement of amount paid for award
2. Federal Judicial Center	July 2017	New York, New York	FJC educational program	Reimbursement of travel expenses
3. American Bankruptcy Institute	October 2017	Washington, DC	Participation in "Views from the Bench" seminar	Reimbursement of travel expenses

FINANCIAL DISCLOSURE REPORT

Page 4 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

4.	University of Pennsylvania School of Law	October 2017	Philadelphia, Pennsylvania	Participation in symposium	Reimbursement of travel expenses
5.	Federal Judicial Center	November 2017	Washington, DC	FJC educational program	Reimbursement of travel expenses

FINANCIAL DISCLOSURE REPORT

Page 5 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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.		Tuition payment agreement	J
4.		Tuition payment agreement	J
5.		Tuition payment agreement	J

FINANCIAL DISCLOSURE REPORT

Page 6 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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	O	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. Wells Fargo checking account (now closed)	A	Interest			Closed	06/26/17	K		
8. Wells Fargo savings account #1 (now closed)	A	Interest			Closed	06/26/17	L		
9. Wells Fargo savings account #2 (now closed)	A	Interest			Closed	06/26/17	J		
10. Wells Fargo savings account #3 (now closed)	A	Interest			Closed	06/26/17	J		
11. Wells Fargo savings account #4 (now closed)	A	Interest			Closed	06/26/17	J		
12. T. Rowe Price 529 account #1 - Maryland CIP Portfolio 2021	A	Dividend	M	T					
13. T. Rowe Price 529 account #2 - Maryland CIP Portfolio 2024	A	Dividend	M	T					
14. T. Rowe Price 529 account #3 - Maryland CIP Portfolio 2033	A	Dividend	M	T					
15. Northwestern Mutual life insurance policy #1 (term life)	A	Int./Div.	L	T					
16. Northwestern Mutual Extraordinary Life policy #2 (H)									
17. I. - NM General Premium Accumulation Account	D	Int./Div.	M	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 7 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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. MetLife Flexible Premium Life Policy #1 (H)									
19. 1. - ML Ultra Short Bond Fund	A	Int./Div.	J	T					
20. MetLife Flexible Premium Life Policy #2 (H)									
21. 1. - MetLife General Account 4.0 Guaranteed	A	Int./Div.	J	T					
22. Rollover IRA #1 (H)									
23. 1. - Western Asset Institutional Government Fund	A	Int./Div.	K	T					
24. 2. - TR Russell 1000 Value Fund	A	Dividend	N	T					
25. 3. - TR Russell 1000 Growth Fund	A	Dividend	N	T					
26. 4. - TR Russell 2000 Fund	A	Dividend	L	T					
27. 5. - JP Morgan USD Emerging Markets Bond Fund	A	Dividend	L	T					
28. 6. - TR Enhanced Short fund	A	Dividend	K	T					
29. 7. - TR Bloomberg Barclays High Yield Bond Fund	A	Dividend	L	T					
30. 8. - Vanguard Bond Index Fund	A	Dividend	N	T					
31. 9. - Vanguard FTSE Developed Markets Fund	A	Dividend	N	T					
32. 10. - Vanguard Charlotte FDS Total Int'l Bond Fund	A	Dividend	M	T					
33. 11. - Vanguard Int'l Equity Index Emerging Markets Fund	A	Dividend	M	T					
34. Rollover IRA #2 (H)									

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 \$5,000,000	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 8 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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)

35. 1. - Western Asset Institutional Government Fund	A	Int./Div.	J	T					
36. 2. - TR Russell 1000 Value Fund	A	Dividend	K	T					
37. 3. - TR Russell 1000 Growth Fund	A	Dividend	K	T					
38. 4. - TR Russell 2000 Fund	A	Dividend	J	T					
39. 5. - JP Morgan USD Emerging Markets Bond Fund	A	Dividend	J	T					
40. 6. - TR Enhanced Short fund	A	Dividend	J	T					
41. 7. - TR Bloomberg Barclays High Yield Bond Fund	A	Dividend	J	T					
42. 8. - Vanguard Bond Index Fund	A	Dividend	K	T					
43. 9. - Vanguard FTSE Developed Markets Fund	A	Dividend	K	T					
44. 10. - Vanguard Charlotte FDS Total Int'l Bond Fund	A	Dividend	K	T					
45. 11. - Vanguard Int'l Equity Index Emerging Markets Fund	A	Dividend	K	T					
46. IRA #1 (H)									
47. 1. - Vanguard Target Date 2035 Fund	A	Dividend	L	T					
48. IRA #2 (H)									
49. 1. - Fidelity Freedom 2025 Fund	A	Dividend	J	T					
50. 2. - Fidelity Freedom 2030 Fund	A	Dividend	J	T					
51. IRA #3 (H)									

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 \$5,000,000	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 9 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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)
52. 1. - Fidelity Freedom 2030 Fund	A	Dividend	N	T					
53. IRA #4 (H)									
54. 1. -TIAA-CREF Lifecycle 2035 Fund	A	Dividend	J	T					
55. American Century Ultra Fund	A	Dividend	J	T					
56. 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	
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 10 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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

FINANCIAL DISCLOSURE REPORT

Page 11 of 11

Name of Person Reporting

Harner, Michelle M.

Date of Report

09/26/2018

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