AO 10
Rev. 1/2015

FINANCIAL DISCLOSURE REPORT
FOR CALENDAR YEAR 2015

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)	2. Court or Organization	3. Date of Report
Lord, Nancy H.	United States Bankruptcy Court, Eastern District of New York	07/31/2016
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
United States Bankruptcy Judge	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2015 **to** 12/31/2015

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.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.	Power of Attorney	Executed by Alix Comeau (the daughter of my significant other, after his date of death on 7/2/2016) in my favor, dated 7/8/16.
2.		
3.		
4.		
5.		

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

☐ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.	2/28/12	Pension - New York State Employees' Retirement System - Monthly Pension Check (no control)
2.		
3.		

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Lord, Nancy H.	07/31/2016

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.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.	2015	Income Derived from Monthly Payment from NYS Retirement System (NYS & Local Employees Retirement System)	$20,791.08
2.	2015	Income Derived from Monthly Payment from Teachers Retirement System which commenced 2/1/14 following death of Stanley Lord (1/12/14)	$43,739.39
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.)*

	DATE	SOURCE AND TYPE
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.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	States' Association of Bankruptcy Attorneys	October 4 - 7, 2015	Seattle, Washington	CLE- Speaker at Seminar on Bankruptcy for Gov't attorneys and other employees	Hotel Lodging
2.	American Bankruptcy Institute & Georgetown University Law School	October 9, 2015	Washington, DC	Attend CLE as Speaker for "Views From the Bench"	Transportation (long distance and local) and meals
3.					
4.					

5.

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.	Key Bank	Unsecured Preferred Credit Line Account	J
2.	MetLife	Loan against Own "Whole Life" Life Insurance Proceeds	M
3.	Visa Card (Barclaycard)	Credit Card	J
4.	Visa Card (Chase Card Services)	Credit Card	K
5.			

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Lord, Nancy H.	07/31/2016

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 (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
1. Neuberger Berman Large Cap Value Investor f/k/a Partners Fd	A	Dividend	J	T					
2. Neuberger Berman Focus Fund Investor Class	A	Dividend	J	T					
3. MetLife, Inc common stock (MetLife Policy Holder Trust)	A	Dividend	K	T					
4. MetLife "Whole Life" Policy	D	Dividend	L	T					
5. Prudential (Herzfeld & Rubin, P.C. Empl. 401K Plan)		None	N	T					
6. J.P. Morgan Chase IRA (CD)		None	J	T					
7.									
8.									
9.									
10.									
11.									
12.									
13.									
14.									
15.									
16.									
17.									

1. Income Gain Codes: (See Columns B1 and D4)	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
	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 (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	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 (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
	U =Book Value	V =Other	W =Estimated		

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

Part 1. Positions. I just recently obtained Alix Comeau's power of attorney that will be utilized while she is away in Japan (until 8/17/2016) and to a lesser extent if she is not able to sign documents while she is away at college in Baltimore during the 2016-2017 college school year. I have resided in the same home with Alix for the last 5 years, as her father's significant other and we have the equivalent of a step-mother /step-daughter relationship. We will continue to reside together. I had her father's power of attorney during 2015/2016 but did not need to utilize it and he passed away on July 2, 2016.

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 receive any income as this is a retirement plan but I have indicated the change in value for the reporting year in column B(1). The names of the funds that are currently contained within my 401(k) account are: "Stable Value Fund" (Gross Value Code J); "Loomis Sayles Global Markets Y" (Gross Value Code N) ; "Invesco Comstock A" (Gross Value Code L); "MFS International Value R4" (Gross Value Code K); and "Oppenheimer Int'l Growth Y." (Gross Value Code J).

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 2014, (the dividend amount would fall within category "B" 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 "L".

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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
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544