

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) Specie, Karen K.	2. Court or Organization U.S. Bankruptcy Court Northern District of Florida	3. Date of Report 04/13/2016
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 01/01/2015 to 12/31/2015
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. 2015	Specie Law Firm, LLC - as sole attorney and member, entitled to any A/R that may be collected
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. 2015	Specie Law Firm, LLC - service income (gross to LLC)	\$3,600.00
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. 2015	[REDACTED] - Real Estate Broker
2. 2015	[REDACTED] - Commercial real estate ownership, rental and management
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. Florida Bar Association Business Law Section	01/21/2015 through 01/22/2015	Orlando, FL	Educational Seminar	Lodging, Meals, transportation
2. American College of Bankruptcy	03/12/2015 thru 03/14/2015	Washington, D.C.	Educational Seminar & Induction Ceremony	Registration, lodging, and part of transportation
3. Florida Bar Association Business Law Section	06/24/2015 through 06/26/2015	Boca Raton, FL	Educational Seminar	Lodging, Meals, transportation
4. Jacksonville Bankruptcy Bar Association	08/20/2015 through 08/21/2015	Jacksonville, FL	Educational Seminar	Lodging, Meals, transportation
5. Northern District of Florida Bankruptcy Bar Association	09/17/2015 through 09/18/2015	Santa Rosa Beach, FL	Educational Seminar	Lodging, Meals, transportation

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6.	The Florida Bar	11/04/2015 through 11/06/2015	Tampa and Miami, FL	Educational Seminar	Lodging, Meals, transportation
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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.	Renasant Bank (f/k/a Alarion Bank)	Line of Credit - personal	J
2.	Renesant BAnk (f/k/a Alarion Bank)	Line of Credit - business	K
3.	American Express	various credit cards	J
4.	Chase	various credit cards	J
5.	Capital One	various credit cards	J
6.	Drummond Community Bank	Commercial real estate loan (spouse)	N
7.	Drummond Community Bank	Line of Credit - personal	L
8.	Drummond Community Bank	Line of Credit - personal for son's college	K

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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. Renasant Bank (f/k/a Alarion Bank) - accounts	A	Interest	J	T					
2. Merchants & Southern Bank - account	A	Interest			Closed	05/08/15	J		
3. SunTrust Bank - accounts	A	Interest	K	T					
4. Capital City Bank - checking account (see Part VIII)		None	K	T					
5. Note Receivable - Diamond Investment Properties Inc.	E	Interest	O	T					
6. Vacant Lots 3 & 4, Steinhatchee Subd., Taylor Co., FL (see Part. VIII)		None	K	S					
7. [REDACTED]	D	Distribution	J	U					
8. [REDACTED] Inc.	E	Interest	M	T					
9. Farming operation - Alachua Co., FL	A	Distribution	J	T					
10. SEP IRA - Raymond James cash equivalent	A	Interest	K	T	Distributed (part)	02/17/15	J	A	
11. IRA - Raymond James cash equivalent	A	Interest	K	T	Open	04/29/15	K		
12.									
13. IRA # 6 - FILER (Acct. # [REDACTED])	A	Int./Div.	M	T					
14. -Deutsche Global Real Estate (formerly DWSR Reef Global Real Estate)									
15. -American Beacon Stephens Small Cap Growth Fund Class Y									
16. -Artisan Small Cap Value Fund Investor Class					Sold	02/18/15	J		
17. -Brown Advisory Growth Equity Fund Investor Shares									

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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☐ 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. -Columbia Acorn Emerging Markets Fund Class Z									
19. -EuroPacific Growth Fund Class F1 - American Funds									
20. -JP Morgan Mid Cap Value Fund Institutional Shares					Sold (part)	02/18/15	J		
21. -John Hancock Disciplined Value Fund Class A	A	Dividend	K	T					
22. -JP Morgan International Value Fund Institutional Class									
23. -JP Morgan U.S. Large Cap Core Pluss Fund Select Class					Buy (add'l)	02/18/15	J		
24. -Lazard Emerging Markets Equity Port Institutional SHS									
25. -MFS International Growth Fund Class 1									
26. -MFS Research Fund Class A					Buy (add'l)	02/20/15	J		
27. -Manning & Napier Equity Series					Sold	11/17/15	J		
28. -Victory Trivalent Intl. Small Cap Fund Class Y (fka Victory Munder)					Sold (part)	02/18/15	J		
29. -AMG-/Southernsun (formerly Southernsun US Equity Fund International)									
30. -Prudential Jennison Mid Cap Growth Fund Class Z					Sold (part)	02/20/15	J		
31. -AQR Managed Futures Strategy Fund Class N									
32. -Columbia Contrarian	A	Int./Div.	J	T	Buy	11/17/15	J		
33. -Victory Integrity Small Cap	A	Int./Div.	J	T	Buy	02/20/15	J		
34.									

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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35. IRA #7 - FILER (ACCT. #)	D	Int./Div.	M	T					
36. -Aston/River Road Div All Cap Value Fund Class I					Sold (part)	07/29/15	J	A	
37. -Deutsche Global Real Estate (formerly DWSR Reef Global Real Estate)					Sold (part)	07/31/15	J	A	
38. -Capital Income Builder Fund Class F2-American Funds					Sold (part)	07/31/15	J	A	
39. -Federated Strategic Value Dividend Fund Inst Shares IS (X)					Sold (part)	07/31/15	J	A	
40. -Franklin Income Fund Advisor Class (X)					Buy (add'l)	07/31/15	J		
41. -Clearbridge Dividend Strategy (fka Clearbridge Equity Income Fund)					Sold (part)	07/31/15	J	A	
42.					Sold	11/19/15	J		
43. -MFS Utilities Fund Class A									
44. -Mainstay Epoch Global Equity Yield Fund Class A (X)									
45. -Principal Small Mid Cap Dividend Income Fund Class P									
46. -Principal Preferred Securities Fund Class P					Sold (part)	07/31/15	J	A	
47. -Prudential Jennison Equity Income Fund Class Z (X)					Sold (part)	07/31/15	J	A	
48. -Geneva Advisors Equity Income Fund Class I					Sold (part)	07/29/15	J	A	
49. -American International Growth & Income Fund Class F-2 N/L					Buy	11/19/15	J		
50.									
51. IRA # 2 - SPOUSE (ACCT #)	D	Int./Div.	L	T					

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52. -Deutsche Global Real Estate (formerly DWSR Reef Global Real Estate)					Sold (part)	12/17/15	J	A	
53. -Europacific Growth Fund Class F2/ American Fuynds N/L					Buy (add'l)	12/17/15	J		
54. -J P Morgan International Value					Buy (add'l)	12/15/15	J		
55. -J P Morgan US Large Cap Core (Plus Fund Select Class N/L)					Buy (add'l)	02/17/15	J		
56.					Buy (add'l)	12/15/15	J		
57. -Lazard Emerging Markets Equity Port Institutional SHS					Buy (add'l)	12/15/15	J		
58. -MFS Research Fund Class A					Buy (add'l)	02/20/15	J		
59.					Sold (part)	12/17/15	J		
60. -Manning & Napier Equity					Sold	11/17/15	J	A	
61. -Victory Munder (formerly Munder International Small Cap)					Sold (part)	02/17/15	J	A	
62.					Sold (part)	12/15/15	J		
63. -Prudential Jennison Mid Cap					Sold (part)	02/20/15	J	A	
64. -American Beacon Stephens Small Cap Growth Fund Class Y									
65. -Artisan Small Cap Value Fund Investor					Sold	02/18/15	J	A	
66. -Brown Advisor Growth Equity Fund Investor Shares					Sold (part)	12/15/15	J	A	
67. -Columbia Acorn Emerging Markets Fund Class Z					Buy (add'l)	12/15/15	J		
68. -J P Morgan Mid Cap Value Fund Instititinoal Shares			J	T	Buy (add'l)	12/15/15	J		

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69.					Sold (part)	02/18/15	J		
70. -John Hancock Disciplined Value Fund Class A					Sold (part)	12/17/15	J	A	
71. -MFS International Growth Fund Class 1					Buy (add'l)	12/17/15	J		
72. -AMG Southernsun US Equity Fund Institutional Class Y					Buy (add'l)	12/17/15	J		
73. -AQR Managed Futures Strategy Fund Class N					Sold (part)	12/15/15	J	A	
74. -Columbia Contrarian Core					Buy	11/17/15	J		
75. -Victory Integrity Small Cap					Buy	02/20/15	J		

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

PART VII- LINE 4 - CAPITAL CITY BANK ACCOUNT IS A CHECKING ACCOUNT AND EARNED NO INTEREST.

PART VII- LINE 6 - VALUE OF STEINHATCHEE LOTS, TAYLOR COUNTY, FL - Assessed value per Taylor County, Florida Property Appraiser website; - \$34,300.00. These are vacant lots that generate no income.

PART VII - LINES 28, 60 AND 61 -- VICTORY MUNDER INTERNATIONAL SMALL-CAP FUND changed its name to "VICTORY TRIVALENT INTERNATIONAL SMALL-CAP FUND" effective April 1, 2015.

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