

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) SHULMAN, WILLIAM S.	2. Court or Organization Bankruptcy Court, S.D. Alabama	3. Date of Report 5/2/2016
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 1/1/2015 to 12/31/2015
7. Chambers or Office Address U.S. Bankruptcy Court 201 St. Louis Street Mobile, AL 36602		
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 of Directors	Jewish Family Services of Mobile, Inc.
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.	
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.)*

DATE	SOURCE AND TYPE	INCOME (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.)*

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. Ala. Bar Institute for CLE	Nov. 14, 2015	Birmingham, AL	Seminar	Food, travel, lodging
2. Bankruptcy & Commercial Sec. of Ala. Bar	June 5-6, 2015	Destin, FL	Seminar	Food, travel, lodging
3. Fla. Northern Bankruptcy Bar	Sept. 17-18, 2015	Santa Rosa Beach, FL	Seminar	Food, travel, lodging
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.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1.	Mobile Bar Association Bankruptcy Section	Retirement Party	\$8,000.00
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.	Express Loan Servicing	Student Loans	J
2.	ED Financial Servicing	Student Loans	J
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. Regions Bank account	A	Interest	L	T					
2. Regions Bank(IRA) cash equivalent	A	Interest	L	T					
3. Regions Bank(IRA) cash equivalent	A	Interest	J	T					
4. Merrill Lynch money market account	A	Interest	J	T					
5. AllState Corp. common	A	Dividend	J	T					
6. Hancock Bank account	A	Interest	K	T					
7. Ares Capital Corp. common	A	Dividend	J	T					
8. NY Life Whole Life	A	Dividend	J	T					
9. BBVA Compass Bank account (name change)	A	Interest	J	T					
10. Schwab Gov't Money Fund SWGXX	A	Interest	J	T					
11. American FD EuroPacific Growth Fund Class AEGFX	A	Dividend	J	T					
12. American FD Growth Fund of America CL GFAFX	B	Dividend	K	T					
13. Royce Pennsylv. Mutual FD PENNX Investment Class	A	Dividend			Sold	01/09/15	J	B	
14. Schwab S&P 500 Index Fd SWPPX	A	Interest	K	T	Sold (part)	07/16/15	J	A	
15. Vanguard Windsor II FD Admiral Share VWNAX	B	Dividend	K	T					
16. Vanguard Interim Term Tax Exempt FD Admiral Share VWIUX	C	Dividend	L	T					
17. Vanguard LTD Term Tax Exempt Admiral Share VMLUX	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 H = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 I = More than \$5,000,000	E = \$15,001 - \$50,000 J = More than \$50,000,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$250,000,001 - \$500,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	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	

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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. Vanguard Index Fds Mid Cap Index Admiral Shrs VIMAX	A	Dividend	K	T					
19. Vanguard Index Fds SMCP Admiral Shs VSMAX	A	Dividend	J	T	Buy	01/09/15	J		
20. -Managed Asset Account #1									
21. Shwab Govt Money Fund SWGXX	A	Interest	K	T					
22. Alabama Drinking Bonds	A	Interest			Redeemed	03/02/15	K	A	
23. Alabama ST Pub HE Bond	A	Interest	J	T	Redeemed (part)	09/01/15	J		
24. ALA ST Pub SC Bond	A	Interest			Redeemed	02/01/15	J		
25. ALA WTR POLLUTI Bond	A	Interest	J	T					
26. Baldwin CNTY ALA Bond	A	Interest	J	T					
27. Birmingham ALA Bonds	A	Interest	K	T					
28. Huntsville ALA Bond	A	Interest			Redeemed	06/01/15	J		
29. Lowndes CNTY ALA Bond	A	Interest			Matured	02/01/15	K		
30. Orange Beach ALA Bond	A	Interest			Matured	10/01/15	J		
31. University AL Hosp Bond	A	Interest	K	T					
32. Vanguard Interim Term Tax VWIUX	E	Dividend	O	T					
33. Vanguard LTD Term Tax VMLUX	A	Dividend			Sold	01/09/15	K		
34. American FD EuroPacific AEGFX	A	Dividend	K	T	Buy (add'l)	02/06/15	J		

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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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35. American FD Growth FD of Amer. CL F1 GFAFX	D	Dividend	M	T					
36. Neuberger Berman Genisis NBGNX	D	Dividend	L	T					
37. Royce PA Mutual Fund PENNX	D	Dividend			Sold	01/23/15	K	D	
38. Vanguard Equity Income VEIRX	D	Dividend	M	T					
39. Vanguard Intl Value Fund VTRIX	A	Dividend	K	T	Buy (add'l)	01/09/15	J		
40. -					Buy (add'l)	02/06/15	J		
41. Vanguard Index FDS Mid Cap Index Admiral Shrs VIMAX	A	Dividend	L	T	Buy (add'l)	01/09/15	J		
42. -					Buy (add'l)	02/06/15	J		
43. Vanguard 500 Index Ed Admiral Shrs VFIAX	C	Dividend	M	T	Buy (add'l)	01/09/15	K		
44. -					Buy (add'l)	02/06/15	K		
45. Vanguard Index Fds SMCP Admiral Shrs VSMAX	A	Dividend	K	T	Buy	01/09/15	J		
46. -					Buy	01/23/15	K		
47. -					Buy	02/06/15	J		
48. -IRA #1									
49. Vanguard FDX Inc Secs STRM VFSUX	A	Dividend	J	T					
50. Vanguard Charlotte FDS VTABX	A	Dividend	J	T					
51. Vanguard Index TOT STKIDS Admiral VTSAX	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 \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
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52. Vanguard Bd Index Fd Int Trm Bd Admiral VBILX	A	Dividend	J	T					
53. Schwab Govt Sec Money Mkt SWGXX	A	Dividend	J	T					
54.									
55.									
56.									
57.									
58.									

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

1. Section VII, Ln. 28 - Represents several Birmingham bonds with different CUSIP numbers.

2. Section V - Ln. 1 - This value represents the approximate amount. The information was obtained from the Chairman, who organized the party, of the bankruptcy section of the Mobile Bar Association.

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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/ WILLIAM S. SHULMAN

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