

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) Specie, Karen K.	2. Court or Organization U.S. Bankruptcy Court Northern District of Florida	3. Date of Report 06/19/2018
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 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.)

POSITION

NAME OF ORGANIZATION/ENTITY

1. _____
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.)*

<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. 2017	██████████ - Real Estate Broker
2. 2017	██████████ - 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	01/02/2017 through 01/03/2017	Orlando, FL	Educational Seminar	Lodging, Meals, Transportation
2. American College of Bankruptcy	03/09/2017 through 03/11/2017	Washington, DC	Educational Seminar	Registration, Lodging, Meals, transportation
3. Florida Bar Association	06/21/2017 through 06/23/2017	Boca Raton, FL	Educational Seminar	Lodging, Meals, transportation
4. Florida Bar Association	11/01/2017 through 11/03/2017	Tampa and Miami, FL	Educational Seminar	Lodging, Meals, Transportation
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.			
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.	Drummond Community Bank	Commercial real estate loan	N
6.	Drummond Community Bank	Line of Credit - personal	L
7.			
8.	Drummond Community Bank	Line of Credit- personal	J
9.	Discover	Credit Card	J

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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. SunTrust Bank - accounts	A	Interest	J	T					
3. Capital City Bank - checking account (see Part VIII)		None	J	T					
4. Note Receivable - Diamond Investment Properties Inc.	E	Interest	N	T					
5. Vacant Lot 4, Steinhatchee Subd., Taylor Co., FL (see Part. VIII)		None	K	T					
6. Vacant Lot 3, Steinhatchee Subd., Taylor Co., FL		None			Sold	04/17/17	K	A	
7. [REDACTED]	D	Distribution	J	U					
8. [REDACTED]	E	Interest	M	T					
9. Farming operation - Alachua Co., FL (See Part VII)	A	Distribution	J	T					
10.									
11. IRA # 1 (Farnsley & Johnston)(H) (Previously IRA #6)									
12. -American Capital Income Builder Fund Class F2-American Funds	A	Dividend			Sold	07/25/17	K	B	
13. -American Growth Fund of Amer	B	Dividend	K	T					
14. -American International Growth & Income Fund Class F-2 N/L		None			Sold	01/25/17	J	A	
15. -AMG River Road Div All Cap (fka Aston/ River Road Div)	B	Dividend	K	T					
16. -Brown Advisory Growth Equity Fund Investor Shares		None			Sold	01/25/17	K	B	
17. -Columbia Contrarian	A	Dividend	K	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 = \$250,000.01 - \$500,000.00	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	

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18. - Columbia Dividend Income	A	Dividend	J	T					
19. -Deutsche Global Real Estate (formerly DWSR Reef Global Real Estate)	A	Dividend			Sold	10/05/17	K	A	
20. -Franklin Income Fund Advisor Class	A	Dividend	K	T					
21. -Goldman Sachs Rising Div	A	Dividend			Sold	07/25/17	J	A	
22. -John Hancock Disciplined Value Fund Class A	B	Dividend	K	T					
23. -John Hancock Disciplined Value Mid Cap	B	Dividend	K	T					
24. -JP Morgan Small Cap Equity	B	Dividend	K	T					
25. -JP Morgan International Value Fund Institutional Class	A	Dividend	J	T					
26. -JP Morgan Mid Cap Value Fund Institutional Shares	A	Dividend	K	T					
27. -JP Morgan US Equity Fund	C	Dividend	K	T	Buy (add'l)	01/25/17	J		
28. -JP Morgan U.S. Large Cap Core Plus Fund Select Class	C	Dividend	K	T					
29. -Lazard Emerging Markets Equity Port Institutional SHS	A	Dividend	J	T					
30. -Mainstay Epoch Global Equity Yield Fund Class A	A	Dividend	K	T					
31. -MFS International Growth Fund Class 1	A	Dividend	J	T					
32. -MFS Research Fund Class A	B	Dividend	K	T					
33. -MFS Utilities Fund Class A	A	Dividend	J	T					
34. -Oppenheimer Int's Sml Mid Co move	B	Dividend	K	T					

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35. -Principal Preferred Securities Fund Class P		None			Sold	01/25/17	K	A	
36. -Principal Small Mid Cap Dividend Income Fund Class P	B	Dividend	K	T	Buy (add'l)	01/25/17	K		
37. -Prudential Jennison Equity Income Fund Class Z	B	Dividend	K	T					
38. -Prudential Jennison Mid Cap	A	Dividend	J	T					
39. -American Europacific Growth Fund CL F2	A	Dividend	K	T	Buy	01/25/17	J		
40. -American Smallcap World Fund CL F2	A	Dividend	K	T	Buy	10/06/17	K		
41. -Cohen & Steers Pref Securities Income I	A	Dividend	K	T	Buy	07/21/17	J		
42. -Value Line Small Cap Opport CL INSTL	A	Dividend	K	T	Buy	07/21/17	J		
43.									
44. IRA #2 (Farnsley & Johnston) (H) (Previously IRA #7)									
45. -Brown Advisory Growth Equity Fund Investor Shares	A	Dividend	J	T					
46. -Cohen & Steers Pref. Securities	B	Dividend	K	T					
47. -John Hancock Disciplined Value Mid Cap	A	Dividend	J	T					
48. -J P Morgan US Large Cap Core (Plus Fund Select Class N/L)	B	Dividend	J	T					
49. -J P Morgan Mid Cap Value Fund Institutional Shares	A	Dividend	J	T					
50. -Lord Abbett Floating Rate Fund	A	Dividend			Sold	07/25/17	J	A	
51. -MFS Research Fund Class A	A	Dividend	J	T					

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52. -Oppenheimer Dev Markets	A	Dividend	J	T					
53. -Swan Defined Risk Fund	A	Dividend	K	T					
54. -Value Line Small Cap	A	Dividend	J	T	Buy	07/27/17	J		
55.									

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

PART VII- LINE 3 - CAPITAL CITY BANK ACCOUNT IS A CHECKING ACCOUNT AND EARNED NO INTEREST.

PART VII- LINE 5 - VALUE OF STEINHATCHEE LOT 4 , TAYLOR COUNTY, FL - Assessed value per Taylor County, Florida Property Appraiser website; - \$34,300.00.

PART VII - LINE 8 - FARMING OPERATION (PECANS) HAD \$0 INCOME IN 2017.

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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
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Washington, D.C. 20544