AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 13101-13111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
BREDAR, JAMES K.	U.S. DISTRICT COURT - MARYLAND	07/17/2025
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**
U.S. DISTRICT JUDGE - ACTIVE	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☑ Amended Report	01/01/2024 **to** 12/31/2024
7. Chambers or Office Address		
3D UNITED STATES COURT HOUSE 101 WEST LOMBARD STREET 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 Guide to Judiciary Policy, Volume 2D, Ch. 3, § 345 Trustees, Executors, Administrators, and Custodians; § 350 Power of Attorney; § 355 Outside Positions.)*

☑ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.		
2.		
3.		
4.		
5.		

II. AGREEMENTS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 340 Agreements and Arrangements.)*

☑ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 320 Income; § 360 Spouses and Dependent Children.)*

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
1.	2024	MCDONOGH SCHOOL - SALARY
2.		
3.		
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 335 Liabilities; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
BREDAR, JAMES K.	07/17/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ 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)	
1. BROKERAGE ACCOUNT #1									
2.									
3.									
4. -GOVERNMENT MONEY FUND (FORMERLY T. ROWE PRICE PRIME RESERVE)		None	J	T					
5. -RETIREMENT 2025 FUND	D	Dividend	M	T					
6.									
7. IRA #1									
8. -T. ROWE PRICE BLUE CHIP GROWTH - IRA	D	Dividend	L	T					
9. -RETIREMENT FUND 2025 - IRA	A	Dividend	J	T					
10. IRA #2									
11. ALLSPRING - LARGE CO CORE - INV - IRA (FORMERLY WELLS FARGO)	A	Dividend			Sold	12/26/24	J	A	
12. 403(B) #1 (IRA)									
13. -AIG - BLUE CHIP GROWTH FUND	A	Dividend	J	T					
14. -AIG - ARIEL APPRECIATION FUND	A	Dividend	J	T					
15. -AIG - SM CAP AGGRESSIVE GROWTH	A	Dividend	J	T					
16. -AIG - VANGUARD LONG-TERM TREASURY	A	Dividend	J	T					

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

Name of Person Reporting	Date of Report
BREDAR, JAMES K.	07/17/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ 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)	
17. -AIG - VANGUARD LT INV - GRADE FUND	A	Dividend	J	T					
18. -AIG - AMER FUNDS GROWTH FUND	A	Dividend	J	T					
19.									
20.									
21. -AIG - AMCENT INF - ADJ BOND INV	A	Dividend	J	T					
22.									
23. -AIG - COLUMBIA MID CAP VALUE	A	Dividend	J	T					
24. -AIG -FIDELITY ADV SMALL CAP GROWTH A	A	Dividend	J	T					
25. -AIG -BLACKROCK TOTAL RETURN SCV	A	Dividend	J	T					
26.									
27.									
28. COLLEGE SVGS PLAN OF MD -529 PLAN -PORTFOLIO 2021 NO CONTROL		None			Sold	07/15/24	K	A	
29. BANK OF AMERICA (VARIOUS ACCOUNTS)		None	K	T					
30. 403(B) #2 (IRA)									
31.									
32. -VANGUARD - TARGET RETIREMENT 2030	C	Dividend	L	T					
33. -VANGUARD - TARGET RETIREMENT 2040	D	Dividend	L	T					

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	
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VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ 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)	
34.									
35. M&T BANK		None	J	T					
36.									
37. M&T BANK RELATIONSHIP SAVINGS		None	J	T					
38.									
39. CFG BANK - CERTIFICATE OF DEPOSIT		None	K	T					
40.									
41. ESTATE ACCOUNT - M&T BANK		None	L	T					
42.									
43. IRA #3 - FINANCIAL COUNCIL									
44. DFA US CORE EQIUTY II PORTFOLIO INSTITUTIONAL	B	Dividend	M	T					
45. DODGE & COX INCOME FUNDS CL1	D	Dividend	M	T	Sold (part)	12/06/24	J		
46. AMERICAN FUNDS CAPITAL WORLD GROWTH & INCOME FUND	B	Dividend	L	T	Buy	12/06/24	J		
47. FIDELITY MONEY MARKET PREMIUM	C	Dividend	L	T					
48. PGIM TOTAL RETURN BOND FUND	C	Dividend	L	T	Sold (part)	12/12/24	J		
49.					Sold (part)	12/06/24	K		
50. AMERICAN FUNDS NEW PERSPECTIVE	A	Dividend	L	T	Buy	12/06/24	J		

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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☐ 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)	
51.	AMERICAN FUNDS AMERICAN MUTUAL FUND	A	Dividend	L	T	Buy	12/06/24	J		
52.	AMERICAN FUNDS GROWTH FUND OF AMERICA	A	Dividend	L	T					
53.	FEDERATED HERMES STRATEGIC VALUE DIVIDEND FUND	B	Dividend	K	T	Buy	12/06/24	J		
54.	INVESCO DEVELOPING MARKETS FUND	A	Dividend	K	T					
55.	GOLDMAN SACHS BANK DEPOSIT SWEEP FUND	A	Interest	J	T					
56.	T ROWE PRICE CAPITAL APPRECIATION FUND		None			Sold	12/06/24	K		
57.	T ROWE PRICE EQUITY INCOME FUND		None			Sold	12/06/24	K		
58.										
59.	BROKERAGE #2 - FINANCIAL COUNCIL									
60.	CAPITAL GROUP GLOBAL GROWTH EQUITY	B	Dividend	M	T	Buy	12/10/24	K		
61.	CAPITAL GROWTH ETF	A	Dividend	M	T	Buy	12/19/24	M		
62.	BLACKROCK NATIONAL MUNICIPAL FUND	C	Dividend	L	T	Buy	12/10/24	K		
63.						Buy	12/09/24	L		
64.	DFA US CORE EQUITY II PORTFOLIO	A	Dividend	L	T					
65.	CAPITAL GROUP DIVIDEND VALUE	A	Dividend	K	T	Buy	12/18/24	K		
66.	GOLDMAN SACHS BANK DEPOSIT SWEEP PROGRAM	A	Dividend	J	T					
67.	GOLDMAN SACHS CASH		None	J	T					

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	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		
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		(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)	
68.	T ROWE PRICE GROWTH STOCK FUND		None			Sold	12/19/24	L		
69.	T ROW PRICE SMALL CAP VALUE FUND		None			Sold	12/18/24	K		
70.	AMERICAN FUNDS AMERICAN MUTUAL		None			Sold	12/10/24	L		
71.	DODGE & COX INCOME FUND		None			Sold	12/09/24	L		
72.						Sold	10/17/24	K		
73.										
74.	IRA #4 - FINANCIAL COUNCIL									
75.	DFA US CORE EQUITY II PORTFOLIO	B	Dividend	L	T	Buy	12/06/24	M		
76.	FEDERATED HERMES INTERNATIONAL EQUITY FUND	C	Dividend	L	T	Buy	12/06/24	L		
77.	AMERICAN FUNDS GROWTH FUND OF AMERICA	A	Dividend	L	T	Sold (part)	12/06/24	J		
78.	PGIM TOTAL RETURN BOND FUND	B	Dividend	K	T	Buy	12/06/24	K		
79.	FIDELITY MONEY MARKET PREMIUM	A	Dividend	J	T					
80.	GOLDMAN SACHS BANK DEPOSIT SWEEP PROGRAM		None	J	T					
81.	AMERICAN FUNDS INVESTMENT COMPANY OF AMERICA		None			Sold	12/06/24	L		
82.	AMERICAN FUNDS NEW PERSPECTIVE		None			Sold	12/06/24	K		
83.	T ROWE PRICE CAPITAL APPRECIATION FUND		None			Sold	12/06/24	L		
84.	T ROWE PRICE EQUITY INCOME FUND		None			Sold	12/06/24	K		

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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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)	
85.									
86. IRA #5 - FINANCIAL COUNCIL									
87. AMERICAN FUNDS GROWTH FUND OF AMERICA	A	Dividend	J	T	Buy	12/31/24	J		
88. GOLDMAN SACHS CASH		None	J	T					
89. ALLSPRING LARGE-CAP CORE FUND		None			Sold	12/31/24	J		
90.									
91.									
92.									
93.									
94.									
95.									
96.									
97.									
98.									
99.									

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
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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
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3. Value Method Codes (See Column C2)
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Name of Person Reporting	Date of Report
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

ON AUGUST 21, 2024, THE FILER'S [redacted] BECAME THE PERSONAL REPRESENTATIVE ON A [redacted] ESTATE. ASSETS WERE TRANSFERRED TO THE FILER'S [redacted] DIRECTLY ON AUGUST 21, 2024, THE DATE OF DEATH. THE ASSETS TRANSFERRED OUTSIDE OF THE ESTATE AS THE [redacted] NAME WAS SECONDARY ON THE ACCOUNT. THE ASSETS INCLUDE: IRA #3, IRA #4, BROKERAGE #2, IRA #5, AS REPORTED IN PART VII INVESTMENT AND TRUSTS.

Name of Person Reporting	Date of Report
BREDAR, JAMES K.	07/17/2025

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. § 13141 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: S/ JAMES K. BREDAR

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. § 13106)

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite G-330
One Columbus Circle, N.E.
Washington, D.C. 20544