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
Howard, Marcia M.	U.S. District Court-Middle FL	09/29/2025
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-Full	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☑ Amended Report	01/01/2024 **to** 12/31/2024

7. Chambers or Office Address

U.S. Courthouse
300 North Hogan Street, Suite 11-350
Jacksonville, FL 32202

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.	Board Member	American Cancer Society - Duval County Unit Advisory Board (non-profit)
2.	Board Member	Wolfson Children's Hospital Women's Board (non-profit)
3.	Trustee	Irrevocable Insurance Trust #1
4.	Emeritus Board Member	University of Florida, Law Center Association, Board of Trustees
5.	Member	MKH Development LLC
6.	Board Member	Chester Bedell American Inn of Court
7.	Member	Fairfax Properties LLC
8.	Member	University of North Florida Hicks Honors College Advisory Board
9.	Member	Chester Bedell Foundation, Board of Trustees
10.	Trustee	Trust #2
11.	Trustee	Trust #3

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	Bank of America/Countrywide Home Loans, Inc.
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.	Florida Bar	6/20/2024 - 6/21/2024	Orlando, FL	Speaker at Florida Bar Annual Convention	travel and lodging
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
Howard, Marcia M.	09/29/2025

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		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)	
1.	Wells Fargo (bank accts)	A	Interest	O	T					
2.	Paragon Life / Met Life Variable Life Policy (H)									
3.	---TRP LTD Term Bond	A	Int./Div.	K	T					
4.	Morgar Professional Center	G	Distribution			Closed	12/26/24	J		
5.	Bank of America Bank Account	A	Interest	J	T					
6.	Wells Fargo Stock	B	Dividend	L	T					
7.	Community First (Bank Account)	A	Dividend	J	T					
8.	Bank of America Stock	D	Dividend			Sold	04/01/24	M	F	
9.	Bank of America 401(k)(x) Fund (H)									
10.	---Vanguard Institutional 500 Index	A	Int./Div.	M	T					
11.	---Blackrock Eq. Divd.	A	Int./Div.	L	T					
12.	--------Stable Value Fund		None	O	T	Sold (part)	06/06/24	L	A	
13.						Sold (part)	07/09/24	M	A	
14.	------LifePath Index 2030 Fund D		None	L	T	Buy	06/06/24	K		
15.						Buy (add'l)	07/09/24	K		
16.	------Dodge & Cox Stock Fund CLX		None	L	T	Buy	06/06/24	K		
17.						Buy (add'l)	07/09/24	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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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)	
18. MKH Development LLC Real Estate Management	F	Distribution			Closed	12/26/24	J		
19. Fairfax Properties LLC Real Estate Management	F	Distribution	J	U					
20. Brokerage Account - 803 (H)									
21. --IShares US Treasury Bond	C	Dividend	M	T	Buy (add'l)	01/10/24	L		
22.					Sold (part)	02/20/24	J		Loss
23.					Buy (add'l)	04/08/24	K		
24.					Buy (add'l)	10/03/24	J		
25.					Buy (add'l)	10/11/24	J		
26. --Vanguard FTSE Emerging Markets ETF	B	Dividend	L	T	Buy (add'l)	02/20/24	J		
27.					Buy (add'l)	04/08/24	J		
28.					Sold (part)	09/24/24	J	A	
29.					Buy (add'l)	10/03/24	J		
30.					Buy (add'l)	10/10/24	J		
31.					Sold (part)	11/22/24	J		Loss
32. --IShares Broad USD Investment Grade Corp. Bond ETF	C	Dividend	L	T	Sold (part)	02/20/24	J	A	
33.					Buy (add'l)	04/08/24	J		
34.					Buy (add'l)	10/03/24	J		

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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; 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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35.					Buy (add'l)	10/11/24	J		
36. --IShares MBS ETF		None			Sold (part)	01/10/24	K	A	
37.					Sold	01/19/24	J	A	
38. --Vanguard FTSE Developed Markets ETF	C	Dividend	L	T	Buy (add'l)	02/22/24	J		
39.					Buy (add'l)	04/08/24	K		
40.					Buy (add'l)	10/03/24	J		
41.					Buy (add'l)	10/11/24	J		
42.					Sold (part)	11/22/24	J	A	
43. --SPDR Portfolio Long Term Treasury ETF	A	Dividend	J	T	Buy (add'l)	02/20/24	J		
44.					Buy (add'l)	04/08/24	J		
45.					Buy (add'l)	10/03/24	J		
46.					Sold (part)	10/11/24	J		Loss
47. --IShares Core S&P US Growth ETF	A	Dividend	M	T	Sold (part)	02/20/24	J	B	
48.					Buy (add'l)	04/08/24	K		
49.					Sold (part)	09/24/24	J	A	
50.					Buy (add'l)	10/03/24	J		
51.					Sold (part)	10/11/24	J	A	

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52. --IShares Core S&P US Value ETF	C	Dividend	M	T	Sold (part)	02/20/24	J	A	
53.					Buy (add'l)	04/08/24	L		
54.					Buy (add'l)	10/03/24	K		
55.					Sold (part)	09/24/24	J		Loss
56.					Sold (part)	10/11/24	J		Loss
57. --Schwab US Small Cap ETF		None			Sold	01/10/24	J	A	
58. --Vanguard Intern-Term Government Bond		None			Sold (part)	01/10/24	L		
59.					Sold	01/19/24	J	A	
60. --Vanguard Mortgage-Backed Sec	C	Dividend	M	T	Buy (add'l)	01/10/24	K		
61.					Sold (part)	02/20/24	J		Loss
62.					Buy (add'l)	04/08/24	K		
63.					Buy (add'l)	10/03/24	J		
64.					Buy (add'l)	10/11/24	J		
65. --Vanguard Russell 2000	A	Dividend	L	T	Buy (add'l)	02/20/24	K		
66.					Buy (add'l)	02/20/24	K		
67.					Buy (add'l)	04/08/24	K		
68.					Sold (part)	09/24/24	J	A	

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69.					Buy (add'l)	10/03/24	J		
70.					Sold (part)	10/11/24	J		Loss
71. --IShares US 20+ Year Treasury Bond ETF		None			Sold (part)	01/19/24	J		Loss
72.					Sold	01/10/24	J	A	
73. --IShares TR Core MSCI	A	Dividend			Sold (part)	01/10/24	J	A	
74.					Sold (part)	01/10/24	J		
75.					Sold (part)	01/19/24	J		Loss
76.					Buy (add'l)	11/22/24	J		
77.					Sold	12/24/24	J	A	
78. --Vanguard Total International Bond ETF	B	Dividend	K	T	Buy (add'l)	02/20/24	J		
79.					Buy (add'l)	04/08/24	J		
80.					Buy (add'l)	10/03/24	J		
81.					Buy (add'l)	10/11/24	J		
82. --Cash Account - Merrill	A	Interest	J	T					
83. --IShares Inc. Core MSCI Emerging Markets	A	Dividend			Buy	11/22/24	J		
84.					Sold	12/24/24	J		Loss
85. --Blackrock Liquidity Fund	A	Dividend	J	T	Buy	02/16/24	J		

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86.					Buy (add'l)	04/05/24	J		
87.					Buy (add'l)	10/03/24	J		
88. Brokerage Account - 787 (H)									
89. --Lincoln Cov. Choice 511 Annuity		None	N	T					
90. Brokerage Account - 725 (H)									
91. --CD Morgan Stanley Bank	C	Interest			Redeemed	09/16/24	L		
92. --CD Morgan Stanley Private	C	Interest			Redeemed	03/15/24	L		
93. --CD Manuf. & Traders Tr. Co.	C	Interest	L	T					
94. --CD Wells Fargo Bank Nat.	C	Interest	L	T					
95. --Cash Accounts - Merrill	C	Interest	L	T					
96. --AIG Power Index 5 Plus Annuity		None	M	T					
97. --CD Bank of America NA	B	Interest	L	T	Buy	04/11/24	K		
98. --CD Charles Schwab BK		None			Buy	04/04/24	K		
99. Brokerage Account - 876 (H)									
100. --Vanguard FTSE EMerging Markets ETF	B	Dividend	K	T	Buy (add'l)	02/20/24	J		
101.					Sold (part)	10/11/24	J	A	
102. --IShares Broad USD Investment Grade Corp. Bond ETF	B	Dividend	K	T	Buy (add'l)	10/11/24	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
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103.					Sold (part)	02/20/24	J	A	
104. --Vanguard FTSE Developed Markets ETF	C	Dividend	L	T	Buy (add'l)	02/20/24	J		
105.					Buy (add'l)	10/11/24	J		
106. --SPDR Portfolio Long Term Treasury ETF	A	Dividend	J	T	Buy (add'l)	02/20/24	J		
107.					Sold (part)	10/11/24	J		Loss
108. --IShares Core S&P U.S. Growth ETF	A	Dividend	M	T	Sold (part)	02/20/24	J	A	
109.					Sold (part)	07/08/24	J	A	
110.					Sold (part)	10/11/24	J	A	
111. --IShares Core S&P U.S. Value ETF	C	Dividend	M	T	Sold (part)	02/20/24	J	A	
112.					Sold (part)	10/11/24	J	A	
113. --Vanguard Mortgage-Backed Sec	A	Dividend	K	T	Buy (add'l)	02/20/24	J		
114.					Buy (add'l)	10/11/24	J		
115. --Vanguard Russell 2000	A	Dividend	K	T	Buy (add'l)	02/20/24	J		
116.					Buy (add'l)	10/11/24	J		
117. --IShares U.S. Treasury Bond ETF	B	Dividend	K	T	Sold (part)	02/20/24	J		Loss
118.					Buy (add'l)	10/11/24	J		
119. --Vanguard Total International Bond ETF	A	Dividend	J	T	Buy (add'l)	02/20/24	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		

Name of Person Reporting	Date of Report
Howard, Marcia M.	09/29/2025

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)	
120. --Cash - Merrill	A	Interest	J	T					
121. --Blackrock Liquidity Fund	A	Dividend	J	T	Buy (add'l)	02/20/24	J		
122.					Buy (add'l)	10/11/24	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

Name of Person Reporting	Date of Report
Howard, Marcia M.	09/29/2025

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

Part I - The Irrevocable Trust disclosed on Line 4 is an unfunded trust.
Part I - Neither I nor my [redacted] receive any income from, or have any beneficial interest in the principal or income of, the trusts identified in lines 11 and 12 as Trust #2 and Trust #3.
Part I, Line 4 is an honorary title for a non-governing law school board. I have no actual or fiduciary responsibility to the association.

Name of Person Reporting	Date of Report
Howard, Marcia M.	09/29/2025

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/ Marcia M. Howard

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