Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Howard, Marcia Morales
U.S. District Court - Florida Middle
District Judge

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

/s/ Howard, Marcia Morales [electronically signed on Oct 9, 2026 4:05pm by Howard, Marcia Morales in JEFS]

I. Positions

	ORGANIZATION/ENTITY NAME	ORGANIZATION/ENTITY TYPE	POSITION HELD
1.	American Cancer Society - Duval County Unit Advisory Board	Non-Profit	Board Member
2.	Wolfson Children's Hospital Women's Board	Non-Profit	Board Member
3.	Trust #1	Trust	Trustee
	Additional Explanation: No reportable assets.		
4.	University of Florida, Law Center Association, Board of Trustees	University/College	Emeritus Board Member
	Additional Explanation: This is an honorary title for a non-governing law school board. I have no actual or fiduciary responsibility to the association. No reportable assets.		
5.	Chester Bedell American Inn of Court	Non-Profit	Board Member
6.	Fairfax Properties LLC	Limited Liability Company	Member
	Additional Explanation: Reportable assets are listed in Part VII.		
7.	Chester Bedell Foundation, Board of Trustees	Non-Profit	Member
8.	Trust #2	Trust	Trustee
	Additional Explanation: Neither I nor my spouse receive any income from, or have any beneficial interest in the principal or income of, this trust.		
9.	Trust #3	Trust	Trustee
	Additional Explanation: Neither I nor my spouse receive any income from, or have any beneficial interest in the principal or income of, this trust.		

II. Agreements

I do not have any Agreements to report
No entries in this section

III A. Filer Non-Investment Income

I do not have any Filer Non-Investment Income to report
No entries in this section

III B. Spouse Non-Investment Income

SOURCE	DESCRIPTION	HONORARIUM	HONORARIUM AMOUNT	HONORARIUM DATE

	SOURCE	DESCRIPTION	HONORARIUM	HONORARIUM AMOUNT	HONORARIUM DATE
1.	Bank of America/Countrywide Home Loans, Inc.	Salary	No	$0.00	

IV. Reimbursements

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	Florida Bar	Jun 25, 2025	Jun 27, 2025	Boca Raton, Florida	Speaker at Florida Bar Annual Convention	travel and lodging

V. Gifts

I do not have any Gifts to report
No entries in this section

VI. Liabilities

I do not have any Liabilities to report
No entries in this section

VII. Investments and Trusts

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
1.	**(H) Individual Assets**				
1-A.	Wells Fargo (cash)	$1,000 or less	Interest	$250,001 - $500,000	Cash/Market
1-B.	Community First (cash)	$1,000 or less	Interest	$15,000 or less	Cash/Market
1-C.	Fairfax Properties LLC		None	$15,000 or less	Book Value
2.	**(H) Paragon Life / Met Life Variable Life Policy**				
2-A.	TRP LTD Term Bond		None	$15,001 - $50,000	Cash/Market
3.	**(H) Account #1**				

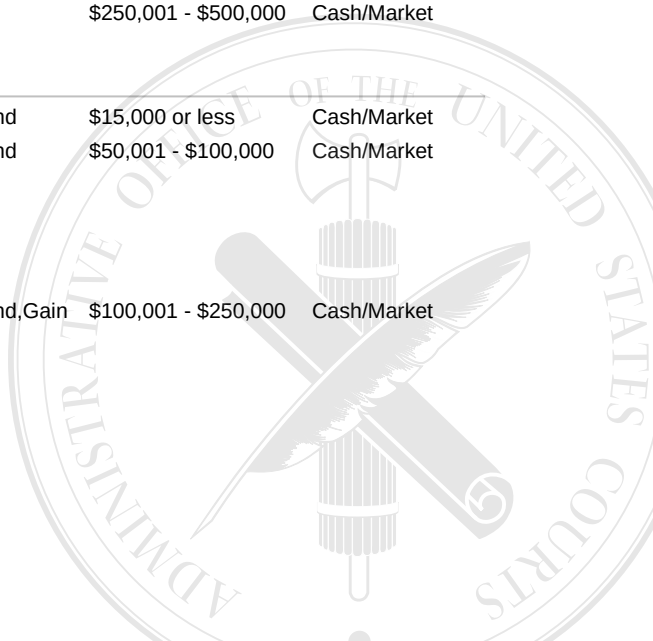
Additional Explanation: This is a Lincoln Cov Choice 5 II Variable Annuity. The underlying asset is listed.

3-A.	Lincoln Cov Choice 5 II: Performance Trigger		None	$250,001 - $500,000	Cash/Market
4.	**(H) Account #2**				
4-A.	Blackrock Liquidity Money Market Fund (BUPXX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
4-B.	Ishares Broad Usd Invst Grade Corp (USIG)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 30, 2025	$15,000 or less

4-C.	Ishares Core S&P US Growth ETF (IUSG)	$5,001 - $15,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Sold (part)	Aug 6, 2025	$15,000 or less
(3).	Sold (part)	Sep 30, 2025	$15,000 or less



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
4-D.	Ishares Core S&P US Value ETF (IUSV)	$2,501 - $5,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 30, 2025	$15,000 or less

4-E.	Ishares US Treasury Bond ETF (GOVT)	$1,001 - $2,500	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 30, 2025	$15,000 or less

4-F.	SPDR Portfolio High Yield Bond ETF (SPHY)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Mar 14, 2025	$15,000 or less

4-G.	SPDR Portfolio Long Term Treasury ETF (SPTL)	$1,000 or less	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Mar 14, 2025	$15,000 or less

4-H.	Vanguard FTSE Emerging Markets ETF (VWO)	$1,001 - $2,500	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Sep 30, 2025	$15,000 or less

4-I.	Vanguard FTSE Developed Market ETF (VEA)	$2,501 - $5,000	Dividend,Gain	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Sold (part)	Sep 30, 2025	$15,000 or less

4-J.	Vanguard Mortgage-Backed (VMBS)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 30, 2025	$15,000 or less

4-K.	Vanguard Russell 2000 (VTWO)	$1,001 - $2,500	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Mar 14, 2025	$15,000 or less
(2).	Sold (part)	Sep 30, 2025	$15,000 or less

4-L.	Vanguard Total International Bond ETF (BNDX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

5.	**(H) Account #3**				

Additional Explanation: This account does not report income; it reflects only unit value.

5-A.	Blackrock Equity Dividend Class M		None	$50,001 - $100,000	Cash/Market
5-B.	Dodge & Cox Stock Fund Cl X (DOXGX)		None	$50,001 - $100,000	Cash/Market
5-C.	Vanguard Institutional 500 Index Trust		None	$100,001 - $250,000	Cash/Market
5-D.	Merrill Lynch Stable Value Fund		None	$500,001 - $1,000,000	Cash/Market
5-E.	LifePath Index 2030 Fund D		None	$100,001 - $250,000	Cash/Market

6.	**(H) Account #4**				
6-A.	Merrill Lynch (cash)	$2,501 - $5,000	Interest	$50,001 - $100,000	Cash/Market
6-B.	AIG Power Index 5 Plus: S&P Annual PTP w/ Cap		None	$100,001 - $250,000	Cash/Market

Additional Explanation: This is an AIG Power Index 5 Plus Variable Annuity. The underlying asset is listed.

6-C.	Bank of California (cash)	$1,001 - $2,500	Interest	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Apr 24, 2025	$50,001 - $100,000

6-D.	Manufacturers and Traders - M&T (cash)	$1,001 - $2,500	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Closed	Mar 17, 2025	$50,001 - $100,000

6-E.	Charles Schwab (cash)	$1,001 - $2,500	Interest		

DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Closed	Mar 27, 2025	$15,001 - $50,000

6-F. Bank of America (cash)	$1,001 - $2,500	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Closed	Oct 14, 2025	$15,001 - $50,000

6-G. Wells Fargo (cash)	$2,501 - $5,000	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Closed	Oct 14, 2025	$50,001 - $100,000

6-H. Wells Fargo & Co (WFC)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

7. **(H) Account #5**				
7-A. Merrill Lynch (cash)	$1,000 or less	Interest	$15,000 or less	Cash/Market
7-B. Blackrock Liquidity Money Market Fund (BUPXX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Oct 27, 2025	$15,000 or less

7-C. iShares 20+ Year Treasury Bond ETF (TLTW)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 25, 2025	$15,000 or less
(2).	Sold	May 22, 2025	$15,000 or less
(3).	Buy	Dec 4, 2025	$15,000 or less

7-D. Ishares Broad Usd Invst Grade Corp (USIG)	$5,001 - $15,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 22, 2025	$15,000 or less
(3).	Sold (part)	Apr 25, 2025	$15,001 - $50,000
(4).	Buy (add'l)	May 27, 2025	$15,001 - $50,000
(5).	Buy (add'l)	Sep 29, 2025	$15,000 or less
(6).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(7).	Buy (add'l)	Oct 27, 2025	$15,001 - $50,000
(8).	Sold (part)	Dec 4, 2025	$15,001 - $50,000

7-E. Ishares Iboxx High Yield Copr Bd (HYG)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-F. Ishares Core S&P US Growth ETF (IUSG)	$1,001 - $2,500	Dividend	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 22, 2025	$15,001 - $50,000
(3).	Buy (add'l)	May 27, 2025	$15,001 - $50,000
(4).	Sold (part)	Sep 29, 2025	$15,001 - $50,000
(5).	Buy (add'l)	Oct 27, 2025	$15,001 - $50,000

7-G. Ishares Core S&P US Value ETF (IUSV)	$15,001 - $50,000	Dividend,Gain	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 22, 2025	$15,001 - $50,000
(3).	Sold (part)	Apr 25, 2025	$15,001 - $50,000
(4).	Sold (part)	Sep 29, 2025	$15,000 or less
(5).	Buy (add'l)	Oct 15, 2025	$15,001 - $50,000
(6).	Buy (add'l)	Oct 27, 2025	$50,001 - $100,000

7-H. Bank of America Corp (BAC)		None		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Apr 22, 2025	$15,000 or less



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
7-I.	Ishares US Treasury Bond ETF (GOVT)	$5,001 - $15,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Mar 14, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Apr 22, 2025	$15,000 or less
(3).	Buy (add'l)	May 27, 2025	$15,000 or less
(4).	Buy (add'l)	Sep 29, 2025	$15,000 or less
(5).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(6).	Buy (add'l)	Oct 27, 2025	$15,001 - $50,000

7-J.	iShares Inc Core MSCI Emerging Mkts ETF (IEMG)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Dec 4, 2025	$15,000 or less

7-K.	Schwab US Small-Cap ETF (SCHA)	$5,001 - $15,000	Dividend,Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 25, 2025	$15,001 - $50,000
(2).	Sold	Jun 23, 2025	$15,001 - $50,000
(3).	Buy	Nov 20, 2025	$15,001 - $50,000
(4).	Sold	Dec 22, 2025	$15,001 - $50,000

7-L.	SPDR Portfolio Long Term Treasury ETF (SPTL)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Apr 25, 2025	$15,000 or less
(2).	Buy	May 22, 2025	$15,000 or less
(3).	Sold	May 27, 2025	$15,000 or less
(4).	Buy	Sep 29, 2025	$15,000 or less
(5).	Buy (add'l)	Oct 27, 2025	$15,000 or less
(6).	Sold (part)	Dec 4, 2025	$15,000 or less

7-M.	SPDR Portfolio High Yield Bond ETF (SPHY)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Mar 14, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Sep 29, 2025	$15,000 or less
(3).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(4).	Buy (add'l)	Oct 27, 2025	$15,000 or less
(5).	Sold (part)	Dec 4, 2025	$15,000 or less

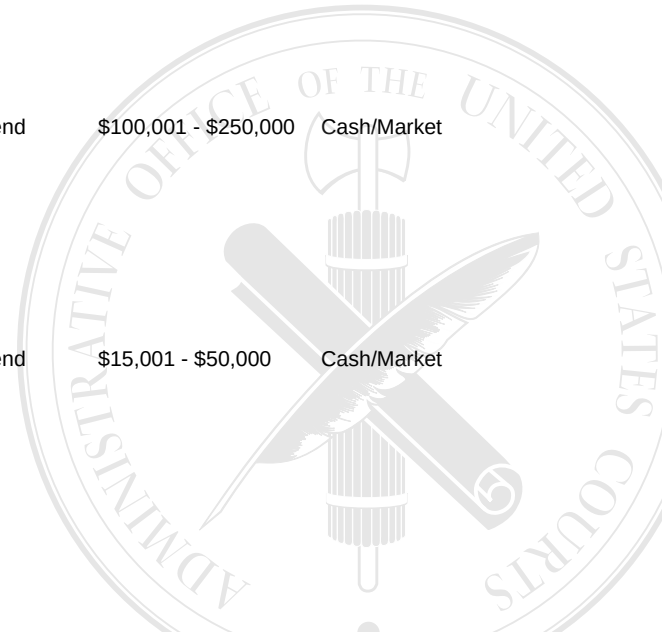
7-N.	Vanguard FTSE Emerging Markets ETF (VWO)	$1,001 - $2,500	Dividend,Gain	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 22, 2025	$15,000 or less
(3).	Sold (part)	Sep 29, 2025	$15,000 or less
(4).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(5).	Buy (add'l)	Oct 27, 2025	$15,000 or less
(6).	Sold (part)	Dec 4, 2025	$15,000 or less

7-O.	Vanguard FTSE Developed Market ETF (VEA)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 14, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Apr 22, 2025	$15,000 or less
(3).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(4).	Buy (add'l)	Oct 27, 2025	$15,001 - $50,000

7-P.	Vanguard Intermediate-Term Corp Bond Fd (VCIT)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market



DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 25, 2025	$15,001 - $50,000
(2).	Sold	May 27, 2025	$15,001 - $50,000
(3).	Buy	Dec 4, 2025	$15,001 - $50,000

7-Q. Vanguard Mortgage-Backed (VMBS) — $5,001 - $15,000 — Dividend,Gain — $100,001 - $250,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Mar 14, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Apr 22, 2025	$15,000 or less
(3).	Buy (add'l)	Sep 29, 2025	$15,000 or less
(4).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(5).	Buy (add'l)	Oct 27, 2025	$15,001 - $50,000

7-R. Vanguard Russell 2000 (VTWO) — $1,001 - $2,500 — Dividend,Gain — $50,001 - $100,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Mar 14, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 22, 2025	$15,000 or less
(3).	Sold (part)	Apr 25, 2025	$15,001 - $50,000
(4).	Buy (add'l)	Jun 23, 2025	$15,001 - $50,000
(5).	Sold (part)	Sep 29, 2025	$15,000 or less
(6).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(7).	Buy (add'l)	Oct 27, 2025	$15,001 - $50,000
(8).	Sold (part)	Nov 20, 2025	$15,001 - $50,000
(9).	Buy (add'l)	Dec 22, 2025	$15,001 - $50,000

7-S. Vanguard Total International Bond ETF (BNDX) — $1,001 - $2,500 — Dividend — $15,001 - $50,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Apr 25, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 29, 2025	$15,000 or less
(3).	Buy (add'l)	Oct 15, 2025	$15,000 or less
(4).	Buy (add'l)	Oct 27, 2025	$15,000 or less

7-T. iShares International Aggregate Bond Fund (IAGG) — None

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 25, 2025	$15,000 or less
(2).	Sold	May 27, 2025	$15,000 or less

7-U. Ishares Russell 1000 ETF (IWB) — $1,001 - $2,500 — Gain

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 25, 2025	$15,001 - $50,000
(2).	Sold	May 27, 2025	$15,001 - $50,000

VIII. Additional Information or Explanations

I do not have any Additional Information to report
No entries in this section