Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Jarbou, Hala Y.
U.S. District Court - Michigan Western
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/ Jarbou, Hala Y. [electronically signed on Apr 13, 2026 12:48pm by Jarbou, Hala Y. in JEFS]

I. Positions

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

II. Agreements

	EMPLOYER OR PARTY NAME	TERMS	AGREEMENT START MONTH	AGREEMENT START YEAR
1.	Defined Pension Plan - Healthcare Percentage Reimbursement (Oakland County, Michigan)	68% reimbursement of health care costs upon retirement based upon years of service	December	1997

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

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

IV. Reimbursements

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	Federal Bar Association	Jul 25, 2025	Jul 27, 2025	Mackinac, MI	37th Annual Bankruptcy Section Seminar	Transportation, Meals, Lodging

Additional Explanation: Reimbursement from Federal Bar Association, Western District of Michigan Bankruptcy Section

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.	**Chase Bank Cash Accounts**	$2,501 - $5,000	Interest	$100,001 - $250,000	Cash/Market
2.	**Flagstar Bank Cash Accounts (X)**	$5,001 - $15,000	Interest	$250,001 - $500,000	Cash/Market
3.	**Hunters Square Holdings LLC**	$2,501 - $5,000	Interest	$100,001 - $250,000	Book Value

Additional Explanation: Hunters Square Holdings LLC is a Michigan limited liability real estate partnership which invests in retail properties. I am a limited partner with a 1.25% interest in the real estate partnership.

4.	**Huntington Bank Cash Accounts**	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
5.	**(H) UBS Roth IRA Account (H)**				
5-A.	- Allspring Special Small Cap Value Fund f/ k/a Wells Fargo (ESPNX)		None		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Nov 18, 2025	$15,000 or less

5-B.	- Amer Funds New World Fund Class F2 (NFFFX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
5-C.	- Columbia Overseas Value Fund Class Institutional (COSZX)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jul 25, 2025	$15,000 or less

5-D.	- DFA US Small Cap Growth Fund (DSCGX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jul 25, 2025	$15,000 or less

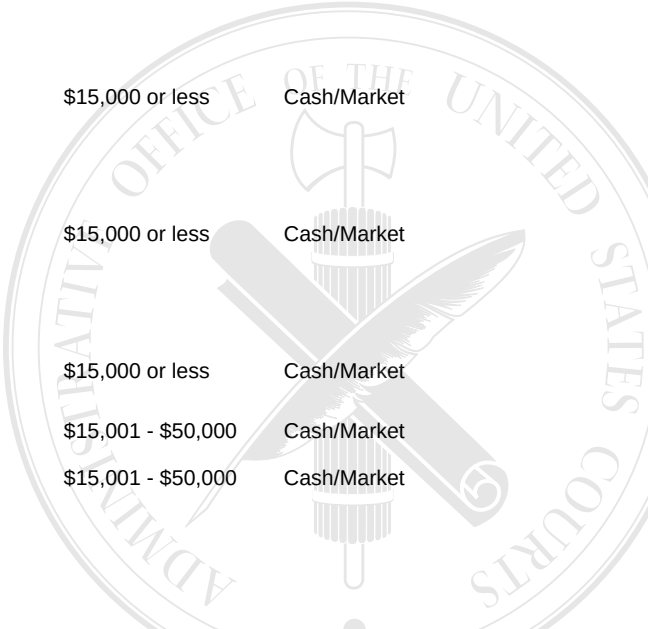
5-E.	- Federated Hermes MDT Mid Cap Growth Fund (FGSIX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jul 25, 2025	$15,000 or less

5-F.	- Fidelity Advisor Intl Growth (FIIX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jul 25, 2025	$15,000 or less

5-G.	- John Hancock Disciplined Value Mid Cap Fund Class (JVMIX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
5-H.	- JP Morgan Large Cap Growth Fund Class I (SEEGX)	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market
5-I.	- MFS Value Fund Class I (MEIIX)	$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 (add'l)	Jul 25, 2025	$15,000 or less	
5-J.	- UBS Bank Cash and Money Balance	$1,000 or less	Interest	$15,000 or less	Cash/Market
5-K.	- Vanguard FTSE Developed Mkt ETF (VEA)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold (part)	Jul 25, 2025	$15,000 or less	
5-L.	- Vanguard Mid-Cap ETF (VO)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold (part)	Jul 25, 2025	$15,000 or less	
5-M.	- Vanguard Russell 200 ETF (VTWO)	$1,000 or less	Dividend		
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold	Jul 25, 2025	$15,000 or less	
5-N.	- Vanguard Small-Cap ETF (VB)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Buy	Jul 25, 2025	$15,000 or less	
	(2).	Buy (add'l)	Nov 18, 2025	$15,000 or less	
5-O.	- Vanguard S&P 500 ETF (VOO)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold (part)	Jul 25, 2025	$15,000 or less	
6.	**(H) UBS Traditional IRA Account (H)**				
6-A.	- Allspring Special Small Cap Value Fund f/ k/a Wells Fargo (ESPNX)		None		
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold (part)	Jul 25, 2025	$15,000 or less	
	(2).	Sold	Nov 18, 2025	$15,000 or less	
6-B.	- Amer Funds New World Fund Class F2 (NFFX)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold (part)	Jul 25, 2025	$15,000 or less	
6-C.	- Blackrock Strategic Income Opportunities Portfolioinstitutio (BSIIX)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Buy (add'l)	Jul 25, 2025	$15,001 - $50,000	
6-D.	- Columbia Overseas Value Fund Class Institutional (COSZX)	$5,001 - $15,000	Dividend	$50,001 - $100,000	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Buy (add'l)	Jul 25, 2025	$15,001 - $50,000	
6-E.	- DFA US Small Cap Growth Fund (DSCGX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold (part)	Jul 25, 2025	$15,000 or less	
6-F.	- Federated Hermes MDT Mid Cap Growth Fund (FGSIX)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Sold (part)	Jul 25, 2025	$15,000 or less	
6-G.	- Fidelity Advisor Intl Growth Fund CL I (FIIIX)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

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	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Jul 25, 2025 $15,001 - $50,000				
6-H.	- INVESCO Bulletshares 2025 Corporate Bond ETF (BSCP)	$1,000 or less	Dividend		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Jul 25, 2025 $15,001 - $50,000				
6-I.	- INVESCO Bulletshares 2026 Corporate Bond ETF (BSCQ)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Jul 25, 2025 $15,000 or less				
6-J.	- INVESCO Bulletshares 2027 Corporate Bond ETF (BSCR)	$1,000 or less	Dividend		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Jul 25, 2025 $15,001 - $50,000				
6-K.	- INVESCO Bulletshares 2028 Corporate Bond ETF (BSCS)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Jul 25, 2025 $15,000 or less				
6-L.	- INVESCO Bulletshares 2030 Corporate Bond ETF (BSCU)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jul 25, 2025 $15,001 - $50,000				
6-M.	- INVESCO Bulletshares 2032 Corporate Bond ETF (BSCW)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jul 25, 2025 $15,001 - $50,000				
6-N.	- Ishares 1-3 Yr Treasury Bond ETF (SHY)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold (part) Jul 25, 2025 $15,000 or less				
6-O.	- John Hancock Disciplined Value Mid Cap Fund Class I (JVMIX)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
6-P.	- JP Morgan Large Cap Growth Fund Class I (SEEGX)	$15,001 - $50,000	Dividend	$100,001 - $250,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Jul 25, 2025 $15,000 or less				
6-Q.	- Loomis Sayles Investment Grade Bond Class Y (LSIIX)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold (part) Jul 25, 2025 $15,000 or less				
6-R.	- MFS Value Fund Class I (MEIIX)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Jul 25, 2025 $15,000 or less				
6-S.	- UBS Bank Cash and Money Balance	$1,000 or less	Interest	$15,000 or less	Cash/Market
6-T.	- Vanguard FTSE Developed Mkt ETF (VEA)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold (part) Jul 25, 2025 $15,000 or less				
6-U.	- Vanguard Mid-Cap ETF (VO)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold (part) Jul 25, 2025 $15,000 or less				



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
6-V.	- Vanguard Russell 2000 ETF (VTWO)	$1,000 or less	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jul 25, 2025	$15,000 or less

6-W.	- Vanguard Small-Cap ETF (VB)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jul 25, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 18, 2025	$15,000 or less

6-X.	- Vanguard S&P 500 ETF (VOO)	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jul 25, 2025	$15,001 - $50,000

VIII. Additional Information or Explanations

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