Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Urbanski, Michael F.
U.S. District Court - Virginia Western
Senior 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/ Urbanski, Michael F. [electronically signed on Jun 15, 2026 9:51am by Urbanski, Michael F. in JEFS]
/s/ Urbanski, Michael F. [electronically signed on May 13, 2026 4:06pm by Urbanski, Michael F. in JEFS]

I. Positions

	ORGANIZATION/ENTITY NAME	ORGANIZATION/ENTITY TYPE	POSITION HELD
1.	Trust #1	Trust	Co-Trustee
	Additional Explanation: Reportable assets are listed in Part VII.		
2.	University of Virginia Law School	University/College	Adjunct Faculty

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

	SOURCE	INCOME TYPE	INCOME AMOUNT	HONORARIUM DATE
1.	University of VA Law School	Teaching Income	$10,500.00	

III B. Spouse Non-Investment Income

	SOURCE	DESCRIPTION	HONORARIUM	HONORARIUM AMOUNT	HONORARIUM DATE
1.	[redacted].	Part Time Wages	No	$0.00	

IV. Reimbursements

SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	Virginia CLE	Jan 5, 2025	Jan 8, 2025	Charlottesville, VA	National Trial Advocacy College	Transportation, meals, 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.	American Express (cash)	$5,001 - $15,000	Interest	$100,001 - $250,000	Cash/Market
1-B.	Wells Fargo (cash)	$2,501 - $5,000	Interest	$50,001 - $100,000	Cash/Market
1-C.	Real Estate/ Carroll Co., VA (1/2 interest)		None	$100,001 - $250,000	Estimated
1-D.	Northwestern Mutual - Ordinary Life (whole life)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
1-E.	Northwestern Mutual - Custom CompLife (whole life)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
1-F.	Northwestern Mutual - Term to Age 65/Paid Up Life (whole life)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
1-G.	Northwestern Mutual - 90 Life (whole life)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
2.	**(H) Account #1**				
	Additional Explanation: This account is an Equitable Financial Life Insurance Company variable annuity.				
2-A.	Equitable Financial Life Insurance Company Multi-Mgr Agg Equity		None	$15,001 - $50,000	Cash/Market
3.	**(H) Account #2**				
3-A.	Wells Fargo (cash)	$1,000 or less	Interest	$15,000 or less	Cash/Market
3-B.	Allspring Money Market Fund (WMPXX) (cash eq.)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
3-C.	Baron Select Funds Focused Growth (BFGIX)		None	$15,001 - $50,000	Cash/Market
3-D.	Brandes Intl Equity Fd CL I (BIIEX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
3-E.	Dodge & Cox Stock Fund Class I (DODGX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
3-F.	Fundvantage Tr EIC Value Fund Instl Cl (EICIX)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
3-G.	Goldman Sachs Funds GQG Partners Intl Opptys (GSIMX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
3-H.	JPMorgan TR II Large Cap Growth Fund I CL (SEEGX)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
3-I.	Pimco Commodities Plus Strategy Fd Cl Instl (PCLIX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
3-J.	Undiscovered Mgrs Behavioral Value I (UBVLX)	$1,001 - $2,500	Gain		

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

3-K.	Artisan Partners FDS Inc High Income Advisor SHS (APDFX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
3-L.	Allspring Emerging Markets Equity Inc (EQIIX)	$1,000 or less	Dividend,Gain	$15,001 - $50,000	Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	May 12, 2025	$15,000 or less

3-M.	Pimco Income Fund (PIMIX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
4.	**(H) Account #3**				
4-A.	Wells Fargo (cash)	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Oct 27, 2025	$500,001 - $1,000,000

4-B.	Goldman Sachs ETF Tr Active Beta US Large Cap Equity (GSLC)	$1,000 or less	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 6, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(4).	Sold (part)	Dec 23, 2025	$15,000 or less

4-C.	iShares Core MSCI EAFE ETF (IEFA)	$1,000 or less	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 6, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(4).	Sold (part)	Dec 23, 2025	$15,000 or less

4-D.	iShares Core S&P Tot US Stock Market ETF (ITOT)	$1,000 or less	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 6, 2025	$50,001 - $100,000
(3).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(4).	Buy (add'l)	Dec 17, 2025	$50,001 - $100,000
(5).	Sold (part)	Dec 23, 2025	$15,000 or less

4-E.	iShares Inc Core MSCI Emerging Mkts (IEMG)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(3).	Sold (part)	Dec 23, 2025	$15,000 or less

4-F.	Vanguard Mid Cap (VO)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 6, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000

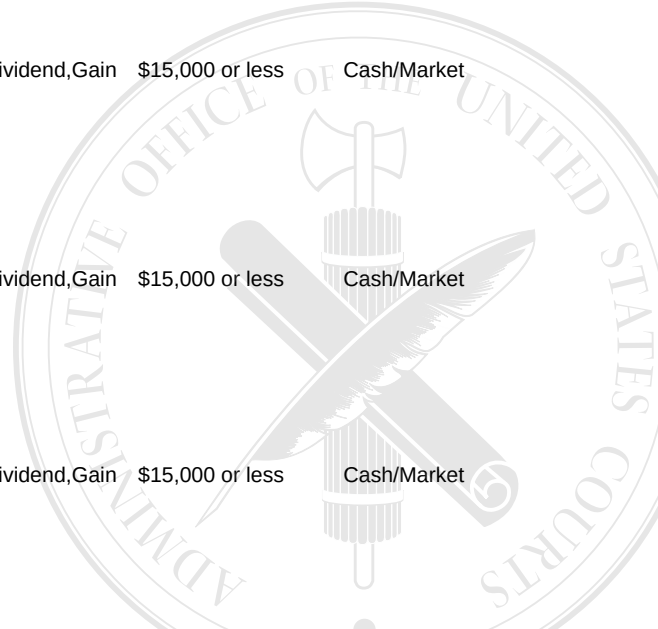
4-G.	AB Cap Inc Select US Long/Short Portfolio Adv Cl (ASYLX)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-H.	Arbitrage Fd Cl I (ARBNX)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-I.	AQR Diversified Arbitrage Fd Cl I (ADAIX)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-J.	AQR Fds Managed Futures Strategy Cl I (AQMIX)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-K.	Baird Fds Inc Aggregate Bd Fd Instl Shs Class I (BAGIX)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(4).	Sold (part)	Dec 23, 2025	$15,000 or less

4-L.	Blair Williams Funds Large Cap Growth Fund Cl I (LCGFX)	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(4).	Sold (part)	Dec 23, 2025	$15,000 or less

4-M.	Fundvantage Tr Gotham Absolute Return Fd Instl Cl (GARIX)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-N.	Dodge & Cox Stock Fund Class I (DODGX)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(3).	Sold (part)	Dec 23, 2025	$15,000 or less

4-O.	Eaton Vance Global Macro Abolute Return Fund Cl I (EIGMX)	$1,000 or less	Dividend,Gain	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 6, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

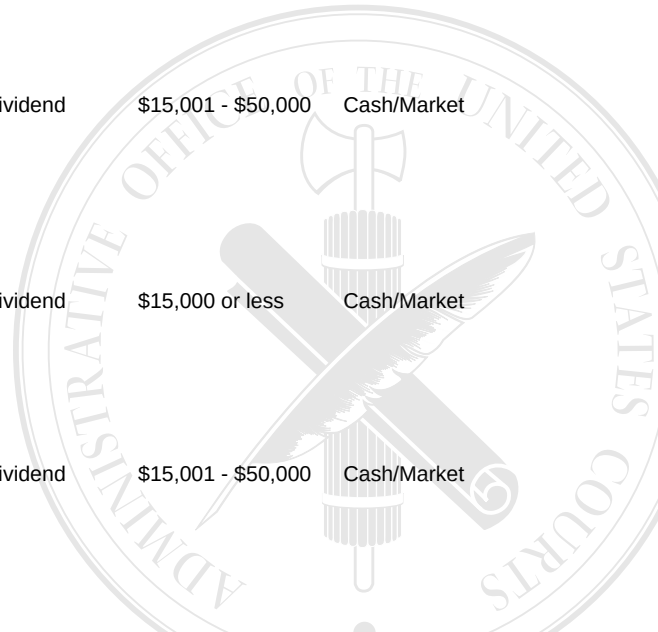
4-P.	Harbor Embark Commodity Str Instl Fd (ECSWX)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 17, 2025	$15,000 or less
(3).	Sold (part)	Dec 23, 2025	$15,000 or less

4-Q.	Fidelity New Mkt Inc I (FGZMX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 17, 2025	$15,000 or less

4-R.	Goldman Sachs Funds GQG Partners Intl Opptys (GSIMX)	$1,000 or less	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	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 17, 2025	$15,000 or less

4-S. JPMorgan Tr I Hedged Equity Fd I Cl (JHEQX) — $1,000 or less — Dividend,Gain — $15,000 or less — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-T. Locorr Invt Trust Macro Strategies Fund Cl I (LFMIX) — $1,000 or less — Dividend,Gain — $15,000 or less — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-U. NYLI Mackay High Yield Corp Bond Fund Cl I (MHYIX) — $1,000 or less — Dividend — $15,001 - $50,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(4).	Sold (part)	Dec 23, 2025	$15,000 or less

4-V. Merger Fd Instl Class Shs Class I (MERIX) — $1,000 or less — Dividend,Gain — $15,000 or less — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 6, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-W. Neuberger Berman Alternate Fds Long Short Fund Instl Cl (NLSIX) — $1,000 or less — Dividend,Gain — $15,000 or less — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-X. Principal Fds Inc Midcap Fund Instl Cl (PCBIX) — $1,000 or less — Dividend — $15,001 - $50,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 17, 2025	$15,000 or less

4-Y. Pimco Fds Pac Invt Mgmt Ser Total Return Fd Instl Cl (PTTRX) — $1,000 or less — Dividend — $15,001 - $50,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 17, 2025	$15,000 or less

4-Z. Abbey Capital Futures Strategy Fund Cl I (ABYIX) — $1,000 or less — Dividend,Gain — $15,000 or less — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Sold	Nov 12, 2025	$15,000 or less
(3).	Buy	Dec 17, 2025	$15,000 or less

4-AA. TCW Fds Inc Emerging Mkts Income Fd Cl I (TGEIX) — $1,000 or less — Dividend,Gain — $15,001 - $50,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(3).	Sold (part)	Dec 23, 2025	$15,000 or less



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
4-AB.	Touchstone Mid Cap Fd Y CL (TMCPX)	$1,000 or less	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(4).	Sold (part)	Dec 23, 2025	$15,000 or less

4-AC.	Allspring Core Bond Fund Class Instl (MBFIX)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 11, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Nov 12, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 17, 2025	$15,001 - $50,000
(4).	Sold (part)	Dec 23, 2025	$15,000 or less

4-AD.	Equitable Structured Capital Strat Plus 21 ADV Var Rate Annuity	$5,001 - $15,000	Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 14, 2025	$250,001 - $500,000
(2).	Sold	Dec 11, 2025	$250,001 - $500,000

5.	**(H) Account #4**				
5-A.	Wells Fargo (cash)	$1,000 or less	Interest	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Dec 26, 2025	$15,001 - $50,000

6.	**(H) Account #5**				
6-A.	Skyline Bankshares Inc (SLBK)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
7.	**(H) Account #6**				
7-A.	Metlife Inc (MET)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
8.	**(H) Account #7**				
8-A.	Wells Fargo (cash)	$1,001 - $2,500	Interest	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Oct 14, 2025	$100,001 - $250,000

VIII. Additional Information or Explanations

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