

Executive Branch Personnel Public Financial Disclosure Report (OGE Form 278e)

Filer's Information

Otting, Joseph Michael

Comptroller of the Currency, Department of the Treasury

Other Federal Government Positions Held During the Preceding 12 Months:

None

Names of Congressional Committees Considering Nomination:

- **Committee on Banking, Housing, and Urban Affairs**
-

Electronic Signature - I certify that the statements I have made in this form are true, complete and correct to the best of my knowledge.

/s/ Otting, Joseph Michael [electronically signed on 03/21/2017 by Otting, Joseph Michael in Integrity.gov]

Agency Ethics Official's Opinion - On the basis of information contained in this report, I conclude that the filer is in compliance with applicable laws and regulations (subject to any comments below).

/s/ Horton, Elizabeth A, Certifying Official [electronically signed on 06/08/2017 by Horton, Elizabeth A in Integrity.gov]

Other review conducted by

U.S. Office of Government Ethics Certification

/s/ Apol, David, Certifying Official [electronically signed on 06/29/2017 by Apol, David in Integrity.gov]

1. Filer's Positions Held Outside United States Government

#	ORGANIZATION NAME		CITY, STATE	ORGANIZATION TYPE	POSITION HELD	FROM	TO
1	Ocean Blvd LLC		Las Vegas, NV, Nevada	LLC	Managing Partner	2/2016	Present
2	Lake Blvd LLC		Las Vegas, Nevada	LLC	Managing Partner	2/2016	Present
3	IMB Holdco DBA One West Bank		Pasadena, California	Corporation	President	10/2010	8/2015
4	3495 Maplewood LLC		Santa Monica, California	LLC	Co-Managing Partner	6/2012	Present
5	Golfers Tan		Santa Monica, California	LLC	Co-Managing Partner	1/2015	Present
6	OneWest Bank		Pasadena, California	Corporation	CEO	10/2010	8/2015
7	SHGC LLC 2011		Las Vegas, Nevada	LLC	Co-Managing Partner	2/2016	Present
8	California Chamber of Commerce	See Endnote	Sacramento, California	Non-Profit	Director, Chairman of the Board	3/2009	Present
9	Killebrew-Thompson Memorial	See Endnote	Sun Valley, Idaho	Non-Profit	Director and Chairman of the Board	8/2006	Present
10	Otting Family Revocable Trust		Las Vegas, Nevada	Trust	Trustee	3/2010	Present
11	Jonathan Club		Los Angeles, California	Non-Profit	Director	5/2013	5/2016
12	CIT Group, Inc.		New York, New York	Corporation	Co-President of the Holding Company, CEO and Director CIT Bank	8/2015	12/2015
13	SHGC LLC		Las Vegas, Nevada	LLC	Co -Managing Partner	2/2016	Present

2. Filer's Employment Assets & Income and Retirement Accounts

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	Residential Rental - Canon Perdido, Las Vegas, NV. 89141	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
2	Ocean Blvd LLC: Commercial property, residential property, golf course, spa and tennis facility, Las Vegas, NV	No			
2.1	SHGC, LLC: Commercial property, residential property, golf course, spa and tennis facility	No			
2.1.1	Southern Highlands Golf Club, LLC (golf club, Las Vegas, NV)	N/A	\$15,001 - \$50,000		None (or less than \$201)
2.1.2	Southern Highlands Golf Club 2011, LLC	No			
2.1.2.1	Southern Highlands Golf Club LLC (golf club, Las Vegas, NV)	N/A	\$5,000,001 - \$25,000,000	Dividends Capital Gains Rent or Royalties	\$50,001 - \$100,000
2.1.2.2	Spa At Southern Highlands LLC (spa, Las Vegas, NV)	N/A	\$5,000,001 - \$25,000,000		None (or less than \$201)
2.1.2.3	Golf Operations, Inc: Golf course operations entity, Las Vegas, NV	N/A	\$1,001 - \$15,000		None (or less than \$201)
2.1.3	SHGC Villas, LLC: Residential real estate development entity, Las Vegas, NV	N/A	\$15,001 - \$50,000	Capital Gains Dividends Rent or Royalties	None (or less than \$201)
3	Lake Blvd LLC	No			
3.1	Residential Rental - Trussell, Las Vegas, NV	N/A	\$250,001 - \$500,000	Capital Gains Rent or Royalties	\$15,001 - \$50,000
4	Residential Rental - Trussell, Las Vegas, NV. 89141	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
5	Residential Rental - Livorno, Las Vegas, NV 89141	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
6	Residential Rental - White Hills, Las Vegas, NV 89141	N/A	\$1,000,001 - \$5,000,000	Rent or Royalties	\$15,001 - \$50,000
7	Residential Rental - Del Rudini St, Las Vegas, NV. 89141	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
8	Residential Rental - Del Rudini St, Las Vegas, NV. 89141	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
9	Residential Rental - Maplewood, Los Angeles, CA	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
10	Notes Receivable	See Endnote	\$500,001 - \$1,000,000	Interest	\$50,001 - \$100,000
11	Residential Rental - Venice Blvd, Venice, CA	N/A	\$500,001 - \$1,000,000	Rent or Royalties	\$15,001 - \$50,000
12	CIT Group, Inc. Restricted stock units	N/A	\$5,000,001 - \$25,000,000	RSU delivery and dividends	\$1,827,739
13	3495 Maplewood LLC	No			
13.1	Golfer's Tan LLC	No			
13.1.1	Multi- Family Residential Rental - Venice, CA	N/A	\$500,001 - \$1,000,000	Capital Gains Rent or Royalties Interest	\$5,001 - \$15,000
13.2	Residential Rental - Rosewood, Los Angeles, CA	N/A	\$250,001 - \$500,000	Interest Capital Gains Rent or Royalties	\$5,001 - \$15,000
14	Residential Rental - Cupecoy, Las Vegas, NV	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
15	US Bancorp, defined benefit plan (value not readily ascertainable): eligible for \$59,868 per year at age 65	N/A			None (or less than \$201)
16	Cit Group, Inc.			CIT Group, Inc payout of employment contract for salary and bonus	\$10,540,569

3. Filer's Employment Agreements and Arrangements

#	EMPLOYER OR PARTY	CITY, STATE	STATUS AND TERMS	DATE
1	CIT Group, Inc	Pasadena, California	Per my compensation agreement, my shares of CIT restricted stock units continue to vest after my departure from CIT. All shares are scheduled to be vested and delivered by August of 2018. Before I assume the duties of the position, CIT will accelerate and deliver all unvested restricted shares of CIT stock	8/2015
2	USB	Minneapolis, Minnesota	I will continue to participate in this defined benefit plan.	11/2012
3	CIT Group Inc.	Pasadena, California	Restrictive Covenant Agreement - Filer is subject to customary non-compete and non-solicitation provisions until August 3, 2018.	8/2015

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

#	SOURCE NAME	CITY, STATE	BRIEF DESCRIPTION OF DUTIES
1	OneWest Bank/IMB Holdco	PASADENA, California	Was President of IMB Holdco and President/CEO and member of the board of OneWest Bank N.A.
2	CIT	New York, New York	Co-President of CIT Holding Company and President/CEO OF CIT Bank N.A.

5. Spouse's Employment Assets & Income and Retirement Accounts

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	JP Morgan Chase Financia C-Gear Note track Financial Select Sector SPDR (XLF)	N/A	\$15,001 - \$50,000	Capital Gains	\$1,001 - \$2,500
2	Royal Bank of Canada C-Gears Note tracks iShares MSCI Emerging Markets Index (EEM)	N/A	\$15,001 - \$50,000	Capital Gains	\$1,001 - \$2,500
3	Royal Bank of Canada C-Gears Note tracks Energy Select Sector SPDR (XLE)	N/A	\$15,001 - \$50,000	Capital Gains	\$1,001 - \$2,500

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
4	XLY: Consumer Discretionary SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
5	XLP: Consumer Staples Select SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
6	XLE: Energy Select SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
7	XLF: Financial Select Sector SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
8	XLV: Health Care SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
9	XLI: The Industrial Select Sector SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
10	IJH: iShares Core S&P Mid Cap	Yes	\$50,001 - \$100,000		\$2,501 - \$5,000
11	IWF: iShares Russell 1000 Growth Index	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
12	IWD: iShares Russell 1000 Value Index	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
13	IWM: iShares Russell 2000 Index	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
14	IYZ: iShares Dow Jones US Telecom	Yes	\$1,001 - \$15,000		\$201 - \$1,000
15	XLB: Materials Select Sector SPDR0	Yes	\$1,001 - \$15,000		\$201 - \$1,000
16	XLRE: Real Estate Select Sector SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
17	XLK: Technology Select Sector SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
18	XLU: Utilities SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
19	Union Bank Defined Benefit Plan (Value not readily ascertainable)	N/A			None (or less than \$201)

6. Other Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	US Bank Cash Deposits	N/A	\$1,000,001 - \$5,000,000	Interest	\$15,001 - \$50,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
2	GWK SCC	No			
2.1	ALG Alamo Group	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.2	ACC American Campus Communities	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.3	ABCB Ameris Bankcorp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.4	AMSF Amerisafe, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.5	BETR Amplify Snack Brands Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
2.6	BLKB Blackbaud, Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.7	CAA CalAtlantic Group Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.8	CALD Callidus Software Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.9	CMD Cantel Medical Corp.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.10	CTLT Catalent Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.11	CATY Cathay General Bancorp.	N/A	\$15,001 - \$50,000	Capital Gains Dividends	\$1,001 - \$2,500
2.12	CGNX Cognex Corporation	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.13	CNS Cohen & Steers, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.14	CMP Compass Minerals International, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.15	COTV Cotiviti Holdings Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
2.16	DPLO Diplomat Pharmacy Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
2.17	DRQ Dril-Quip, Inc.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.18	EDR Education Realty Trust, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.19	EPAM EPAM Systems Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.20	EXLS Exl Service Holdings, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.21	FIVE Five Below Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.22	FTK Flotek Industries Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.23	FET Forum Energy Technologies Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.24	GBCI Glacier Bancorp, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.25	GMED Globus Medical Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.26	LOPE Grand Canyon Education Inc	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
2.27	Health Care Services Group, Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.28	HTLD Heartland Express, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.29	HEI Heico Corp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.30	HEI.A Heico Corp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.31	HELE Helen of Troy Limited	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
2.32	HIBB Hibbett Sports, Inc.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.33	HUBS HubSpot Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.34	IBKC IBERIABANK Corp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.35	ICUI ICU Medical, Incorporated	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.36	IDA IDACORP Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.37	IPXL Impax Laboratories Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
2.38	INCR INC Research Holdings Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.39	KS KapStone Paper and Packaging Corp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.40	LAD Lithia Motors Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.41	LOGM LogMein Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.42	MTSI MACOM Technology Solutions Holdings Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.43	MKTX MarketAxess Holdings Inc	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
2.44	MTDR Matador Resources Co	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.45	MDSO Medidata Solutions Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.46	MINI Mobile Mini Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.47	MNRO Monro Muffler Brake Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
2.48	NHI National Health Investors Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.49	NWE NorthWestern Corp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.50	OXM Oxford Industries Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.51	PEB Pebblebrook Hotel Trust	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
2.52	POWI Power Integrations Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.53	PRAA Pra Group Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.54	PRIM Primoris Services Corp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.55	PRA ProAssurance Corporation	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.56	PFPT Proofpoint Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.57	ROLL RBC Bearings Incorporated	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.58	RBA Ritchie Bros Auctioneers inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.59	ROG Rogers Corporation	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.60	SLGN Silgan Holdings Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.61	SLAB Silicon Laboratories	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.62	STAG Stag Industries Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.63	Stifel Financial Corp	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
2.64	SUI Sun Communities Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.65	TXRH Texas Roadhouse Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.66	TTC Toro Co	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.67	TUP Tupperware Brands Corporation	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.68	TYL Tyler Technologies, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains Interest	\$2,501 - \$5,000
2.69	UFPI Universal Forest Products, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.70	UBSI United Bankshares, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.71	ECOL US Ecology, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.72	WDFC WD-40 Company	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
2.73	WBS Webster Financial Corporation	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.74	J. W. Mays, Inc. - Common Stock	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.75	WWW Wolverine World Wide	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
2.76	WMGI Wright Medical Group	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
2.77	CEB Inc Com	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
3	US Brokerage Account (cash)	N/A	\$1,000,001 - \$5,000,000	Interest	\$15,001 - \$50,000
4	Bond Portfolio	No			

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
4.1	California St Bond	N/A	\$100,001 - \$250,000	Interest Capital Gains	\$5,001 - \$15,000
4.2	California State Bond	N/A	\$100,001 - \$250,000	Capital Gains Interest	\$1,001 - \$2,500
4.3	California State Bond	N/A	\$100,001 - \$250,000	Interest Capital Gains	\$1,001 - \$2,500
4.4	California State Bond	N/A	\$100,001 - \$250,000	Interest Capital Gains	\$1,001 - \$2,500
4.5	California State Bond	N/A	\$100,001 - \$250,000	Capital Gains Interest	\$1,001 - \$2,500
4.6	California State Bond	N/A	\$100,001 - \$250,000	Capital Gains Interest	\$1,001 - \$2,500
4.7	California State Bond	N/A	\$100,001 - \$250,000	Capital Gains Interest	\$1,001 - \$2,500
4.8	California State Bond	N/A	\$100,001 - \$250,000	Capital Gains Interest	\$1,001 - \$2,500
4.9	California State Bond	N/A	\$100,001 - \$250,000	Capital Gains Interest	\$1,001 - \$2,500
5	Joint Hybrid Securities	No			
5.1	JPMORGAN Chase Financial C-Gears Note tracks Financial Select Sector SPDR (XLF) matures 2/28/18	N/A	\$250,001 - \$500,000	Capital Gains	\$15,001 - \$50,000
5.2	Royal Bank of Canada C-Gears Note tracks iShares MSCI Emerging Markets Index (EEM) matures 2/28/18	N/A	\$250,001 - \$500,000	Capital Gains	\$15,001 - \$50,000
5.3	Royal Bank of Canada C-Gears Note tracks Energy Select Sector SPDR (XLE) matures 2/28/18	N/A	\$500,001 - \$1,000,000	Capital Gains Rent or Royalties	\$15,001 - \$50,000
6	Black rock Large Cap Value	Yes	\$500,001 - \$1,000,000		\$50,001 - \$100,000
7	USB: US Bank Stock	N/A	\$500,001 - \$1,000,000	Dividends	\$50,001 - \$100,000
8	UBS - Dividend Ruler	No			

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
8.1	Accenture plc	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.2	BLK: Blackrock	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.3	BTI: British American Tobacco	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.4	CVX Chevron	N/A	\$100,001 - \$250,000	Dividends Capital Gains	\$5,001 - \$15,000
8.5	CB: Chubb Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.6	KO: Coca-Cola	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.7	CL: Colgate	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.8	CR: Crane Co	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.9	CVS: CVS Health Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.10	DEO: Diageol PLC	N/A	\$50,001 - \$100,000	Dividends Capital Gains Interest	\$5,001 - \$15,000
8.11	HD: Home Depot	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.12	INTC: Intel Corp	N/A	\$50,001 - \$100,000	Capital Gains Dividends	\$5,001 - \$15,000
8.13	IVZ: Invesco LTD	N/A	\$50,001 - \$100,000	Capital Gains Dividends	\$5,001 - \$15,000
8.14	JCI: Johnson Controls	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.15	LMT: Lockheed Martin Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.16	MMC: Marsh and McLennan COS Inc	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
8.17	MCD: McDonalds Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.18	MDT: Medtronic Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.19	MSFT: Microsoft Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.20	NEE: Nextera Energy Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.21	PX: Praxair Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.22	ROK: Rockwell Automation Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.23	SU: Suncor Energy Inc	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.24	TXN: Texas Instruments	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.25	UNP: Union Pacific Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.26	UTX: United Technologies Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
8.27	VFC: VF Corp	N/A	\$50,001 - \$100,000	Dividends Capital Gains	\$5,001 - \$15,000
9	Bahl and G LCG	No			
9.1	ABT Abbott Laboratories	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.2	ACN Accenture Plc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.3	APD Air Products & Chemicals, Inc.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.4	MO Altria Group Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.5	AMGN Amgen, Inc.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.6	AAPL Apple, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.7	BBT BB&T Corporation	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.8	BDX Becton Dickinson and Co.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.9	BLK BlackRock, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.10	AVGO Broadcom Ltd	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.11	BR Broadridge Financial Solutions, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.12	CDW CDW Corp	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.13	CTAS Cintas Corporation	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.14	CSCO Cisco Systems, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.15	CMCSA Comcast Corporation	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.16	CCI Crown Castle International Corp.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.17	EFX Equifax Inc.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.18	XOM Exxon Mobil Corporation	N/A	\$1,001 - \$15,000	Capital Gains Dividends	\$1,001 - \$2,500
9.19	FAST Fastenal Company	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.20	GWW WW Grainger Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.21	HD Home Depot Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.22	HON Honeywell International Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.23	JNJ Johnson & Johnson	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.24	JPM JPMorgan Chase & Co.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
9.25	KR Kroger Co.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.26	EL Estee Lauder Companies Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.27	MKTX Markettaxes Holdings Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.28	MMC Marsh & McLennan Companies, Inc.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.29	MDT Medtronic Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.30	MRK Merck & Co., Inc.	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.31	MSFT Microsoft Corporation	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$2,501 - \$5,000
9.32	NEE NextEra Energy Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.33	OXY Occidental Petroleum Corporation	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.34	PEP PepsiCo, Inc.	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.35	PNC PNC Financial Services Group Inc	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.36	SLB Schlumberger Limited	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.37	SBUX Starbucks Corporation	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.38	SYK Styer Corporation	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.39	TXN Texas Instruments Incorporated	N/A	\$15,001 - \$50,000	Dividends Capital Gains	\$1,001 - \$2,500
9.40	TJX TJX Companies Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
9.41	UNH UnitedHealth Group Inc	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.42	UTX United Technologies Corporation	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$1,001 - \$2,500
9.43	DIS Walt Disney Co	N/A	\$1,001 - \$15,000	Dividends Capital Gains	\$201 - \$1,000
10	JO Sole Index	No			
10.1	EFA: iShares MSCI EAGE ETF	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
10.2	IWF: iShares Russell 1000 Growth ETF	Yes	\$100,001 - \$250,000		\$5,001 - \$15,000
10.3	IWD: iShares Russell 1000 Value ETF	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
10.4	IWM: iShares Russell 2000 ETF	Yes	\$100,001 - \$250,000		\$15,001 - \$50,000
10.5	IVW: iShares S&P Growth ETF	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
10.6	IVE: iShares S&P 500 Value ETF	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
11	Brokerage Account - CIT Group, Inc. Stock	N/A	\$1,000,001 - \$5,000,000	Dividends Capital Gains	\$100,001 - \$1,000,000
12	Brokerage Account - CIT Group, Inc. Calls	See Endnote		Capital Gains	\$15,001 - \$50,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
13	Principal Life Whole Life Insurance Policy	N/A	\$1,001 - \$15,000	Dividends Interest	\$201 - \$1,000
14	PFG: Principal Financial	N/A	\$1,001 - \$15,000	Dividends Interest	\$201 - \$1,000
15	Joint Index ETF	No			
15.1	ELY: Consumer Discretionary SPDR	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
15.2	XLP: Consumer Staples Select Sector SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
15.3	XLE: Energy Select Sector SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
15.4	XLF: Financial Select Sector SPDR	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
15.5	XLI: Industrial Select Sector SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
15.6	IJH: iShares Core S&P Mid Cap	Yes	\$250,001 - \$500,000		\$15,001 - \$50,000
15.7	EFA: iShares MSCI EAFE Index	Yes	\$500,001 - \$1,000,000		\$50,001 - \$100,000
15.8	IWF: iShares Russell 1000 Growth	Yes	\$1,000,001 - \$5,000,000		\$100,001 - \$1,000,000
15.9	IWD: iShares Russell 1000 Value Index	Yes	\$1,000,001 - \$5,000,000		\$100,001 - \$1,000,000
15.10	IWM: iShares Russell 2000 Index	Yes	\$1,000,001 - \$5,000,000		\$100,001 - \$1,000,000
15.11	IVW: iShares S&P Growth Index	Yes	\$1,000,001 - \$5,000,000		\$100,001 - \$1,000,000
15.12	IVE: iShares S&P 500 Value	Yes	\$1,000,001 - \$5,000,000		\$100,001 - \$1,000,000
15.13	IYZ: iShares US Telecommunications	Yes	\$1,001 - \$15,000		\$201 - \$1,000
15.14	XLRE: Real Estate Select Sector SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
15.15	XLK: Technology Select Sector SPDR	Yes	\$50,001 - \$100,000		\$2,501 - \$5,000
15.16	XLU: Utilities SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
15.17	IJH: iShares Core S&P Mid Cap	Yes	\$250,001 - \$500,000		\$15,001 - \$50,000
15.18	ELV: Health Care Select Sector SPDR	Yes	\$50,001 - \$100,000		\$2,501 - \$5,000
15.19	XLB: Materials Select Sector SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
16	JMO Roth IRA	No			
16.1	JPMORGAN Chase Financial C-Gears Note tracks Financial Select Sector SPDR (XLF) matures 2/28/18	Yes	\$100,001 - \$250,000		\$5,001 - \$15,000
16.2	Royal Bank of Canada C-Gears Note tracks iShares MSCI Emerging Markets Index (EEM)	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
16.3	Royal Bank of Canada C-Gears Note tracks Energy Select Sector SPDR (XLE) matures 2/28/18	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
16.4	XLY: Consumer Discretionary SPDR	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
16.5	XLP: Consumers Staple SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
16.6	XLE: Energy Select SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
16.7	XLF: Financial Select SPDR	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
16.8	XLV: Health Care SPDR	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
16.9	XLI: Industrial Select SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
16.10	IMH: iShares Core Midcap	Yes	\$100,001 - \$250,000		\$15,001 - \$50,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
16.11	IWF: iShares Russell 1000	Yes	\$100,001 - \$250,000		\$15,001 - \$50,000
16.12	IWD: iShares Russell Value	Yes	\$100,001 - \$250,000		\$15,001 - \$50,000
16.13	IWM: iShares Russell 2000	Yes	\$100,001 - \$250,000		\$15,001 - \$50,000
16.14	IYZ: iShares US telecommunications	Yes	\$1,001 - \$15,000		\$201 - \$1,000
16.15	XLB: Materials Select SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
16.16	XLRE: Real Estate SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
16.17	XLK: Technology SPDR	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
16.18	XLU: Utilities SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
17	JMO IRA	No			
17.1	IWF: iShares Russell 1000 Growth Index	Yes	\$100,001 - \$250,000		\$5,001 - \$15,000
17.2	IWM: iShares Russell 2000 Index	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
17.3	XLY: Consumer Discretionary DPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
17.4	XLP: Consumer Staples Select SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
17.5	XLE: Energy Select Sector SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
17.6	XLF: Financial Select Sector SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
17.7	XLV: Health Care SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
17.8	XLI: The Industrial Select Sector SPDR	Yes	\$1,001 - \$15,000		\$1,001 - \$2,500
17.9	IYZ: iShares iShares Russell 2000 Index	Yes	\$1,001 - \$15,000		\$201 - \$1,000
17.10	XLB: Materials Select Sector SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
17.11	XLRE: Real Estate Select Sector SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
17.12	XLK: Technology Select Sector SPDR	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
17.13	XLU: Utilities SPDR	Yes	\$1,001 - \$15,000		\$201 - \$1,000
17.14	JPMORGAN Chase Financial C-Gears Note tracks Financial Select Sector SPDR (XLF) matures 2/28/18	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
17.15	Royal Bank of Canada C-Gears Note tracks iShares MSCI Emerging Markets Index (EEM) matures 2/28/18	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
17.16	Royal Bank of Canada C-Gears Note tracks Energy Select Sector SPDR (XLE) matures 2/28/18	Yes	\$15,001 - \$50,000		\$1,001 - \$2,500
17.17	IJH: iShares S&P Midcap	Yes	\$50,001 - \$100,000		\$5,001 - \$15,000
18	Wilshire Country Club Membership	N/A	\$50,001 - \$100,000		None (or less than \$201)

7. Transactions

(N/A) - Not required for this type of report

8. Liabilities

#	CREDITOR NAME	TYPE	AMOUNT	YEAR INCURRED	RATE	TERM
1	UBS	Mortgage (investment/rental property)	\$500,001 - \$1,000,000	2014	3.51	30 years
2	UBS	Mortgage (investment/rental property)	\$1,000,001 - \$5,000,000	2015	2.68	30 years

#	CREDITOR NAME	TYPE	AMOUNT	YEAR INCURRED	RATE	TERM
3	UBS	Mortgage on Personal Residence	\$1,000,001 - \$5,000,000	2013	2.326	30 years

9. Gifts and Travel Reimbursements

(N/A) - Not required for this type of report

Endnotes

PART	#	ENDNOTE
1.	8	Received no compensation for performing this role
1.	9	Received no compensation for performing this role
2.	10	Obligor is 3495 Maplewood LLC a partnership where I am a 25% owner.
6.	12	These represent 450 call contracts (representing 45,000 shares) sold against my CIT sock, they currently have a negative value of \$59,625 and the calls expire 1/19/18. The strike price is 52.50.

Summary of Contents

1. Filer's Positions Held Outside United States Government

Part 1 discloses positions that the filer held at any time during the reporting period (excluding positions with the United States Government). Positions are reportable even if the filer did not receive compensation.

This section does not include the following: (1) positions with religious, social, fraternal, or political organizations; (2) positions solely of an honorary nature; (3) positions held as part of the filer's official duties with the United States Government; (4) mere membership in an organization; and (5) passive investment interests as a limited partner or non-managing member of a limited liability company.

2. Filer's Employment Assets & Income and Retirement Accounts

Part 2 discloses the following:

- Sources of earned and other non-investment income of the filer totaling more than \$200 during the reporting period (e.g., salary, fees, partnership share, honoraria, scholarships, and prizes)
- Assets related to the filer's business, employment, or other income-generating activities that (1) ended the reporting period with a value greater than \$1,000 or (2) produced more than \$200 in income during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

3. Filer's Employment Agreements and Arrangements

Part 3 discloses agreements or arrangements that the filer had during the reporting period with an employer or former employer (except the United States Government), such as the following:

- Future employment
- Leave of absence
- Continuing payments from an employer, including severance and payments not yet received for previous work (excluding ordinary salary from a current employer)
- Continuing participation in an employee welfare, retirement, or other benefit plan, such as pensions or a deferred compensation plan
- Retention or disposition of employer-awarded equity, sharing in profits or carried interests (e.g., vested and unvested stock options, restricted stock, future share of a company's profits, etc.)

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

Part 4 discloses sources (except the United States Government) that paid more than \$5,000 in a calendar year for the filer's services during any year of the reporting period.

The filer discloses payments both from employers and from any clients to whom the filer personally provided services. The filer discloses a source even if the source made its payment to the filer's employer and not to the filer. The filer does not disclose a client's payment to the filer's employer if the filer did not provide the services for which the client is paying.

5. Spouse's Employment Assets & Income and Retirement Accounts

Part 5 discloses the following:

- Sources of earned income (excluding honoraria) for the filer's spouse totaling more than \$1,000 during the reporting period (e.g., salary, consulting fees, and partnership share)
- Sources of honoraria for the filer's spouse greater than \$200 during the reporting period
- Assets related to the filer's spouse's employment, business activities, other income-generating activities that (1) ended the reporting period with a value greater than \$1,000 or (2) produced more than \$200 in income during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's spouse's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF). Amounts of income are not required for a spouse's earned income (excluding honoraria).

6. Other Assets and Income

Part 6 discloses each asset, not already reported, that (1) ended the reporting period with a value greater than \$1,000 or (2) produced more than \$200 in investment income during the reporting period. For purposes of the value and income thresholds, the filer aggregates the filer's interests with those of the filer's spouse and dependent children.

This section does not include the following types of assets: (1) a personal residence (unless it was rented out during the reporting period); (2) income or retirement benefits associated with United States Government employment (e.g., Thrift Savings Plan); and (3) cash accounts (e.g., checking, savings, money market accounts) at a single financial institution with a value of \$5,000 or less (unless more than \$200 of income was produced). Additional exceptions apply. Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

7. Transactions

Part 7 discloses purchases, sales, or exchanges of real property or securities in excess of \$1,000 made on behalf of the filer, the filer's spouse or dependent child during reporting period.

This section does not include transactions that concern the following: (1) a personal residence, unless rented out; (2) cash accounts (e.g., checking, savings, CDs, money market accounts) and money market mutual funds; (3) Treasury bills, bonds, and notes; and (4) holdings within a federal Thrift Savings Plan account. Additional exceptions apply.

8. Liabilities

Part 8 discloses liabilities over \$10,000 that the filer, the filer's spouse or dependent child owed at any time during the reporting period.

This section does not include the following types of liabilities: (1) mortgages on a personal residence, unless rented out (limitations apply for PAS filers); (2) loans secured by a personal motor vehicle, household furniture, or appliances, unless the loan exceeds the item's purchase price; and (3) revolving charge accounts, such as credit card balances, if the outstanding liability did not exceed \$10,000 at the end of the reporting period. Additional exceptions apply.

9. Gifts and Travel Reimbursements

This section discloses:

- Gifts totaling more than \$375 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.
- Travel reimbursements totaling more than \$375 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.

For purposes of this section, the filer need not aggregate any gift or travel reimbursement with a value of \$150 or less. Regardless of the value, this section does not include the following items: (1) anything received from relatives; (2) anything received from the United States Government or from the District of Columbia, state, or local governments; (3) bequests and other forms of inheritance; (4) gifts and travel reimbursements given to the filer's agency in connection with the filer's official travel; (5) gifts of hospitality (food, lodging, entertainment) at the donor's residence or personal premises; and (6) anything received by the filer's spouse or dependent children totally independent of their relationship to the filer. Additional exceptions apply.

Privacy Act Statement

Title I of the Ethics in Government Act of 1978, as amended (the Act), 5 U.S.C. app. § 101 et seq., as amended by the Stop Trading on Congressional Knowledge Act of 2012 (Pub. L. 112-105) (STOCK Act), and 5 C.F.R. Part 2634 of the U. S. Office of Government Ethics regulations require the reporting of this information. The primary use of the information on this report is for review by Government officials to determine compliance with applicable Federal laws and regulations. This report may also be disclosed upon request to any requesting person in accordance with sections 105 and 402(b)(1) of the Act or as otherwise authorized by law. You may inspect applications for public access of your own form upon request. Additional disclosures of the information on this report may be made: (1) to any requesting person, subject to the limitation contained in section 208(d)(1) of title 18, any determination granting an exemption pursuant to sections 208(b)(1) and 208(b)(3) of title 18; (2) to a Federal, State, or local law enforcement agency if the disclosing agency becomes aware of violations or potential violations of law or regulation; (3) to another Federal agency, court or party in a court or Federal administrative proceeding when the Government is a party or in order to comply with a judge-issued subpoena; (4) to a source when necessary to obtain information relevant to a conflict of interest investigation or determination; (5) to the National Archives and Records Administration or the General Services Administration in records management inspections; (6) to the Office of Management and Budget during legislative coordination on private relief legislation; (7) to the Department of Justice or in certain legal proceedings when the disclosing agency, an employee of the disclosing agency, or the United States is a party to litigation or has an interest in the litigation and the use of such records is deemed relevant and necessary to the litigation; (8) to reviewing officials in a new office, department or agency when an employee transfers or is detailed from one covered position to another; (9) to a Member of Congress or a congressional office in response to an inquiry made on behalf of an individual who is the subject of the record; (10) to contractors and other non-Government employees working on a contract, service or assignment for the Federal Government when necessary to accomplish a function related to an OGE Government-wide system of records; and (11) on the OGE Website and to any person, department or agency, any written ethics agreement filed with OGE by an individual nominated by the President to a position requiring Senate confirmation. See also the OGE/GOVT-1 executive branch-wide Privacy Act system of records.

Public Burden Information

This collection of information is estimated to take an average of three hours per response, including time for reviewing the instructions, gathering the data needed, and completing the form. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Program Counsel, U.S. Office of Government Ethics (OGE), Suite 500, 1201 New York Avenue, NW., Washington, DC 20005-3917.

Pursuant to the Paperwork Reduction Act, as amended, an agency may not conduct or sponsor, and no person is required to respond to, a collection of information unless it displays a currently valid OMB control number (that number, 3209-0001, is displayed here and at the top of the first page of this OGE Form 278e).
