FORM 6 — FULL AND PUBLIC DISCLOSURE OF FINANCIAL INTERESTS — 2017

FLORIDA
COMMISSION ON ETHICS

JUN 1 8 2018

RECEIVED

PROCESSED

**********AUTO**MIXED AADC 323 T6 P1 163 994
Hon Lori Berman
State Representative
House Of Representatives
Elected Constitutional Officer
Apt 105
2945 Windswept Dr
Lantana, FL 33462-2474

ID Code
ID No. 234991
Conf. Code
Berman, Lori

CHECK IF THIS IS A FILING BY A CANDIDATE ☐

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2017 or a more current date. [Note: Net worth is not calculated by subtracting your *reported* liabilities from your *reported* assets, so please see the instructions on page 3.]

My net worth as of June 1, 2018 was $ 2,353,262.

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds $1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effects (described above) is $ 150,000

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

DESCRIPTION OF ASSET (specific description is required - see instructions p.4)	VALUE OF ASSET
See Attached Part B Assets	$2,845,922

PART C -- LIABILITIES

LIABILITIES IN EXCESS OF $1,000 (See instructions on page 4):

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY
Caliber Home Loans, P.O. Box 619063 Dallas, Texas 75261	$331,629
Comerica Bank, One South Federal Highway, Boca Raton, FL 33432	$298,418
Lexus Financial Services, P.O. Box 5855, Carol Stream, IL 60197	$5653
View at Water's Edge, 6175 Reflections Blvd, Lantana, FL 33462	$6960

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

NAME AND ADDRESS OF CREDITOR	AMOUNT OF LIABILITY

(Continued on reverse side)

PART D -- INCOME

Identify each separate source and amount of income which exceeded $1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2017 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2017 federal income tax return and all W2's, schedules, and attachments.
[If you check this box and attach a copy of your 2017 tax return, you need not complete the remainder of Part D.]

PRIMARY SOURCES OF INCOME (See instructions on page 5):

NAME OF SOURCE OF INCOME EXCEEDING $1,000	ADDRESS OF SOURCE OF INCOME	AMOUNT
See Attached Part D Income		$134,244

SECONDARY SOURCES OF INCOME [Major customers, clients, etc., of businesses owned by reporting person--see instructions on page 5]:

NAME OF BUSINESS ENTITY	NAME OF MAJOR SOURCES OF BUSINESS' INCOME	ADDRESS OF SOURCE	PRINCIPAL BUSINESS ACTIVITY OF SOURCE

PART E -- INTERESTS IN SPECIFIED BUSINESSES [Instructions on page 6]

	BUSINESS ENTITY # 1	BUSINESS ENTITY # 2	BUSINESS ENTITY # 3
NAME OF BUSINESS ENTITY			
ADDRESS OF BUSINESS ENTITY			
PRINCIPAL BUSINESS ACTIVITY			
POSITION HELD WITH ENTITY			
I OWN MORE THAN A 5% INTEREST IN THE BUSINESS			
NATURE OF MY OWNERSHIP INTEREST			

PART F - TRAINING

For officers required to complete annual ethics training pursuant to section 112.3142, F.S.

☐ **I CERTIFY THAT I HAVE COMPLETED THE REQUIRED TRAINING.**

OATH

I, the person whose name appears at the beginning of this form, do depose on oath or affirmation and say that the information disclosed on this form and any attachments hereto is true, accurate, and complete.

Lori Berman

SIGNATURE OF REPORTING OFFICIAL OR CANDIDATE

STATE OF FLORIDA
COUNTY OF Palm Beach

Sworn to (or affirmed) and subscribed before me this 12th day of June, 2018 by Lori Berman.

Christi Fearnley
(Signature of Notary Public--State of Florida)

NOTARY PUBLIC STATE OF FLORIDA
CHRISTI FEARNLEY
Commission # GG 158220
Expires March 6, 2022
Bonded Thru Budget Notary Services

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known ✓ OR Produced Identification ____________

Type of Identification Produced ____________

If a certified public accountant licensed under Chapter 473, or attorney in good standing with the Florida Bar prepared this form for you, he or she must complete the following statement:

I, ______________________, prepared the CE Form 6 in accordance with Art. II, Sec. 8, Florida Constitution, Section 112.3144, Florida Statutes, and the instructions to the form. Upon my reasonable knowledge and belief, the disclosure herein is true and correct.

Signature ____________ Date ____________

Preparation of this form by a CPA or attorney does not relieve the filer of the responsibility to sign the form under oath.

IF ANY OF PARTS A THROUGH E ARE CONTINUED ON A SEPARATE SHEET, PLEASE CHECK HERE ☑

Lori Berman

Form 6, Part B Assets, Page 1

Single Family Home, 2365 NW 46th Street, Boca Raton	$1,500,000
Townhome, 3657 NW 5th Terrace, Boca Raton	$375,000
Bank of America Accounts	$14,744
Comerica Bank	$2676
Thor 519 Fulton Street Member, LLC	$91,000
Supply Clinic, Preferred Stock, Chicago	$25,000
Body Details, LLC, Miami, FL	$75,000
Closely held business, Comprehensive Closure Concepts, Inc.	$1000 (1)
Closely held business, GBL LLC	$-75,000 (2)
Trust, Ganeles Irrevocable Trust Agreement	$197,920,(3)
Nonresidential Rental, Royal Palm Recreation Center, Margate	$93,000
Wells Fargo Accounts , portfolio attached	$545,582

(1) Determined based on book value
(2) Based on market value of sole asset (condo 110 Carriage Way, Snowmass, Colorado) minus mortgage
(3) Determined based on cash surrender value of sole asset (insurance policy) owned by trust

Account ending in [redacted]80:

Cash	$13586
Mutual Funds:	
Nuveen Preferred	$7720
Preferred Fix Rate Cap Securities:	
Ebay 6% PFD Sr note due 2/1/56	$5709
Goldman Sachs 6.3% PFD Perp Mty	$6467
Total :	$33,482

Account ending in [redacted]92:

Cash	$1559
Stocks and EFT:	
Berkshire Hathaway BRK/B	$7661
Dish Network Corp Class A DISH	$2955
Gilead Sciences, Inc. GILD	$1685
Ishares Edge MSCI ETF EEMV	$1218
Proshares S&P 500 ETF NOBL	$7777
SPDR Euro Stoxx 50 ETF FEZ	$3961
SPDR Gold Trust ETF GLD	$4308
SPDR S&P Oil & Gas ETF XOP	$5281
SPDR S&P Regnl Bnkg ETF KRE	$6318
Starbucks SBUX	$1417
Vaneck Vectors ETF TRETF GDX	$2234
Vanguard Financials ETF VFH	$4147
Vanguard Index FDS EFT VNQ	$3156
Mutual Funds:	
American Century AMKIX	$7348
Delaware Healthcare FD DLHIX	$7152
John Hancock Funds JRBFX	$3415
Permanent Portfolio FD PRPFX	$7590
Total:	$ 79,182

Account ending in [redacted]77:

Cash	$952

Account ending in [redacted]12

Cash	$.02

Account ending in [redacted]86:

Cash	$336

Account ending in [redacted]70:

Cash	$4585

Stocks & EFTs:

Amazon Com Inc AMZN	$13,037
Apple Inc AAPL	$23,360
Ares Capital Corp.	$10,128
Berkshire Hathaway Inc BRK/B	$28,729
Citigroup Inc. C	$16, 672
Danaher Corp DHR	$11,914
Dish Network Corp DISH	$8865
Disney Walt DIS	$9947
Exxon Mobile Corp XOM	$17467
Facebook Inc FB	$9589
Fortive Corp FTV	$2108
Gilead Sciences GILD	$5729
Intel Corp INTC	$5520
Intercept Pharmeuticals ICPT	$1755
IShares ET Industrials IYJ	$21,996
IShares ET Aerospace ITA	$9954
Microchip Technology MCHP	$9738
Proshares S&P 500 ETF NOBL	$37,332
Select Sector Spdr ETF XLF	$5437
Select Secort Spd ETF XLV	$20,602
Spdr Euro Stoxx ETF FEZ	$7922
Spdr Gold Trust ED GLD	$16,618
Spdr S&P Oil & Gas ET XOP	$6338
Spdr S&P Regnl Bnkg ET KRE	$23,692
Starbucks SBUX	$6800
Vaneck Vectors ETF GDX	$8936

Mutual Funds:

American Century AMKIK	$22,033
Brookfield Funds CCCNX	$10,964
Delaware Group Global DEMIX	$21,681
John Hancock Funds JRBFX	$17,002
Permanent Portfolio PRPFX	$15, 180
Total	$431,630

Lori Berman, Form 6, Part D, Income

Lori Berman
Disclosure of Income
2017

Primary Sources of Income:

Name of Source of Income Exceeding $1,000	Ownership	Address of Source of Income	Amount	
State of Florida - Wages	Lori	State of Florida Chief Financial Officer 200 E. Gaines Street Tallahassee, FL 32399-0356	$26,646	
Comprehensive Closure Concepts - Wages	Lori	Comprehensive Closure Concepts 2365 NW 46th Street Boca Raton, FL 33431	$50,116	
Wells Fargo Brokerage Accounts - Interest Income	Joint	Wells Fargo Clearing Services, LLC 2801 Market Street St. Louis, MO 63103	Did not exceed $1,000	
Wells Fargo Brokerage Accounts - Dividends/Capital Gain Distributions	Joint	Wells Fargo Clearing Services, LLC 2801 Market Street St. Louis, MO 63103	$5,488	
Wells Fargo Brokerage Accounts - Short Term/Long Term Capital Gains (Losses)	Joint	Wells Fargo Clearing Services, LLC 2801 Market Street St. Louis, MO 63103	$15,726	
Residential Rental - Tenant Christopher & Elizabeth Norris	Joint	3657 NW 5th Terrace Boca Raton, FL 33431	$29,100 Gross Rents Overall Net Loss	
Pass-through Income from Partnership	Lori	Recreation Lease Joint Venture 3822 N. 41st avenue Hollywood, FL 33021	$7,616	
Pass-through Income from Partnership	Joint	Thor 519 Fulton Street Member 25 West 39th Street, 11th Fl. New York, NY 10018	Distributive Share not expected to exceed $1,000	Estimate K-1 not yet issued.
Pass-through Income from Partnership	Joint	Body Details LLP 170 NE 2nd Street, Unit 1469 Boca Raton, FL 33462 New York, NY 10080	Distributive Share did not exceed $1,000	
Pass-through Income from S Corp	Lori	Comprehensive Closure Concepts 2365 NW 46th Street Boca Raton, FL 33431	$1,552	
Pass-through Income from S Corp	Lori	Dentalimplan, Inc. 2365 NW 46th Street Boca Raton, FL 33431	Distributive Share did not exceed $1,000	