

General Information

Name: Mr James Jay E Gardner Jr

PID 97522

AGENCY INFORMATION

Organization	Suborganization	Title
Flagler County	Elected Constitutional Officer	Property Appraiser

Net WorthMy Net Worth as of December 31, 2025 was \$ 6,385,800.00.**Assets**

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.

The aggregate value of my household goods and personal effect is \$ 350,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/24/2026

Description of Asset	Value of Asset
Residence/4 Lambert Cv, Flagler Beach Fl./Parcel #02-12-31-3760-00000-0040	\$ 1,433,200.00
Commercial Land,50% Interest/08-12-31-0650-000B0-0070	\$ 2,500,000.00
Commercial Land/Bldg,25% Interest/08-12-30-5550-00110-0022	\$ 26,500.00
Intracoastal Bank Stock, 1290 Palm Coast Pkwy NW, Palm Coast, FL 32137	\$ 15,500.00
Intracoastal Bank, 1290 Palm Coast Pkwy NW, Palm Coast, FL 32137	\$ 380,000.00
Bank of America, 300 E Moody Blvd, Bunnell, FL 32110	\$ 213,900.00
Bunnell Industrial, LLC, 25% Interest	\$ 82,400.00
Flagler Pines Properties, LLC, 50% Interest	\$ 6,300.00
Annuity, Keyes Stange & Wooten	\$ 104,100.00
457B, See Attached	\$ 147,100.00
Merrill Edge Investment Cash	\$ 17,700.00
Merrill Edge Blackrock Liquidity	\$ 417,700.00
Merrill Edge Boeing Company BA	\$ 128,100.00
Merrill Edge Energy Transfer LP	\$ 95,700.00
Merrill Edge Intel Corp INTC	\$ 37,700.00
Merrill Edge Federated Hermes MDT	\$ 124,600.00
Merrill Edge SPDR S&P 500 ETF Trust	\$ 118,000.00
Merrill Edge Vanguard Growth Index	\$ 359,200.00
Merrill Edge Virtus Silvant Focused	\$ 185,600.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
PennyMac	P.O. Box 514387, LosAngeles, CA 90051-4387	\$ 357,500.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

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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 2025 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 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Flagler County Property Appraiser	1769 E Moody Blvd, Bunnell, FL 32110	\$ 156,900.00
SPDR S&P 500 ETF (Stock Dividend)	1 Congress St, Boston, MA 02114-2016	\$ 1,100.00
Vanguard Growth Index (Stock Dividend)	P.O.Box 1110, Valey Forge, PA 19482-1110	\$ 1,100.00
Blackrock Liquidity Funds (Stock Dividend)	P.O. Box 9819, Providence, RI 02940	\$ 19,100.00
Federated Hermes MDT(Capital Gains)	125 High St., Boston, MA 02110	\$ 4,200.00
Virtus Silvant Focused Growth(Capital Gains)	1 Financial Plaza, Hartford, CT 06103	\$ 12,600.00
Merrill Cash Account(Interest)	P.O. Box 1500, Pennington, NJ 08534	\$ 1,300.00
Energy Transfer LP(Ptnrshp Dividend)	8111 Westchester Dr, Ste 600, Dallas, TX 75225	\$ 5,700.00
Intracoastal Bank	1290 Palm Coast Pkwy, Palm Coast FL 32136	\$ 11,100.00
Bank of America	300 E Moody Blvd, Bunnell FL 32110	\$ 2,000.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☒ I certify that I have completed the required training under Section 112.3142, F.S.
- ☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

James Jay E Gardner Jr

Digitally signed: 05/04/2026

Filed with COE: 06/24/2026

Flagler County Prop Appraiser Deferred Compensation Plan

Account details for JAMES GARDNER SSN: XXX-XX-XXXX
Investment Options for BTK EMPLOYEE BEFORE TAX

as of 12/31/2025

Funds	Funds Description	Unit/Shares effective date	Unit/Share price	Unit/Shares owned	Balance
HRATX	Hartford Moderately Agg Allocation R5	12/31/2025	34.907345	1128.085487	\$39,378.47
FRSGX	Franklin Small-Mid Cap Growth A	12/31/2025	35.753738	591.005897	\$21,130.67
MRGAX	MFS Core Equity A	12/31/2025	53.209375	743.536846	\$39,563.13
GTSIX	Invesco Small Cap Growth Inv	12/31/2025	35.224364	603.012042	\$21,240.72
HIABX	Hartford Total Return Bond HLS IA	12/31/2025	12.364840	2085.922256	\$25,792.09

Total \$147,105.08

Vested percent:

100.00%

Vested balance:

\$147105.08