

2024 Form 6F - Final Full and Public Disclosure of Financial Interests

Filed with COE: 01/30/2025

General Information

Name: Mr Melvin P Ponder

PID 68739

THE LAST DAY OF MY PUBLIC OFFICE OR POSITION WAS: 11/19/2024

AGENCY INFORMATION

Organization	Suborganization	Title
Department of Commerce	Board of Directors, CareerSourceFlorida	
Dorcas Fire District	Board of Commissioners	Commissioner
Okaloosa County	Elected Constitutional Officer	County Commissioner District 5

Net Worth

My Net Worth as of November 19, 2024 was \$ 270,869.00.

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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, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 51,950.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Primary Residence	\$ 747,600.00
S-Corp Stock (Business Empowered Inc) - owner Mel and Mona Ponder	\$ 39,150.00
2022 Bentley 223 Pontoon Boat with Trailer	\$ 42,500.00
Synovus Bank - 34910 Emerald Coast Pkwy, Destin, FL	\$ 3,677.00
American Funds 2035 Trgt Date Retire - Emerald Coast Association of Realtors 401k	\$ 41,163.00
FRS Pension Plan Trust Fund	\$ 13,544.00
Flexible Premium Deferred Variable Annuity - Thrivent Financial IRA	\$ 1,390.00

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
JP Morgan Chase Bank NA	3415 Vision Drive, Columbus, OH 43219	\$ 457,736.00
Eglin Federal Credit Union	180 Main Street, Destin, FL 32541	\$ 44,872.00
Eglin Federal Credit Union	Main Street, Destin, FL 32541	\$ 14,767.00
Eglin Federal Credit Union	Main Street, Destin, FL 32541	\$ 9,208.00
Eglin Federal Credit Union	Main Street, Destin, FL 32541	\$ 26,113.00
Mohela	PO Box 790233, St. Louis, MO 63179	\$ 16,390.00
Mohela	PO Box 790233, St. Louis, MO 63179	\$ 63,866.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Please complete the following statement identifying each separate source and amount of income which exceeded \$1,000 received during the period from January 1, 2024, through the last date you held the office or position, including secondary sources of income.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Emerald Coast Association of Realtors	10 Hollywood Blvd SE, Fort Walton Beach, FL 32548	\$ 155,620.00
Okaloosa Board of County Commissioners	101 James Lee Blvd, Crestview, FL 32536	\$ 81,574.00

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

Signature of Reporting Official or Candidate

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

Melvin P Ponder

Digitally signed: 01/30/2025

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