

### FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2004

Report Required by the Ethics  
in Government Act of 1978,  
(5 U.S.C. App. §§101-111)

1. Person Reporting (Last name, first, middle initial) <b>Murphy, Harold L.</b>		2. Court or Organization <b>Northern District of Georgia</b>		3. Date of Report <b>3-7-05</b>	
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) <b>United States District Judge-Active</b>		5. Report Type (check appropriate type) ___ Nomination, Date _____ ___ Initial <input checked="" type="checkbox"/> Annual ___ Final		6. Reporting Period <b>01/01/04 to 12/31/04</b>	
7. Chambers or Office Address <b>P.O. Box 53 Rome, GA 30162</b>		8. On the basis of the information contained in this Report and any modifications pertaining thereto, it is, in my opinion, in compliance with applicable laws and regulations.  Reviewing Officer _____ Date _____			

**IMPORTANT NOTES:** The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information. Sign on last page.

#### I. POSITIONS. (Reporting individual only; see pp. 9-13 of Instructions.)

POSITION

NAME OF ORGANIZATION/ENTITY

NONE (No reportable positions.)

1 Co-executor & Trustee of Estate Number 1.

2 Executor of Estate Number 2.

3 \_\_\_\_\_

#### II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of Instructions.)

DATE

PARTIES AND TERMS

NONE (No reportable agreements.)

1 \_\_\_\_\_

2 \_\_\_\_\_

#### III. NON-INVESTMENT INCOME. (Reporting individual and spouse; see pp. 17-24 of Instructions.)

DATE

SOURCE AND TYPE

GROSS INCOME

##### A. Filer's Non-Investment Income

NONE (No reportable non-investment income.)

1 \_\_\_\_\_ \$ \_\_\_\_\_

2 \_\_\_\_\_ \$ \_\_\_\_\_

3 \_\_\_\_\_ \$ \_\_\_\_\_

##### B. Spouse's Non-Investment Income - If you were married during any portion of the reporting year, please complete this section. (dollar amount not required except for honoraria)

NONE (No reportable non-investment income.)

1 \_\_\_\_\_

2 \_\_\_\_\_

**FINANCIAL DISCLOSURE REPORT**Name of Person Reporting  
**Harold L. Murphy**Date of Report  
**3-7-05****IV. REIMBURSEMENTS** -- transportation, lodging, food, entertainment.  
*(Includes those to spouse and dependent children. See pp. 25-27 of Instructions.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>
<input checked="" type="checkbox"/>	NONE (No such reportable reimbursements.)	
1		
2		
3		
4		
5		
6		
7		

**V. GIFTS.** *(Includes those to spouse and dependent children. See pp. 28-31 of Instructions.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
<input checked="" type="checkbox"/>	NONE (No such reportable gifts.)		
1			\$
2			\$
3			\$
4			\$

**VI. LIABILITIES.** *(Includes those of spouse and dependent children. See pp. 32-33 of Instructions.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE*</u>
<input checked="" type="checkbox"/>	NONE (No reportable liabilities.)		
1			
2			
3			
4			
5			

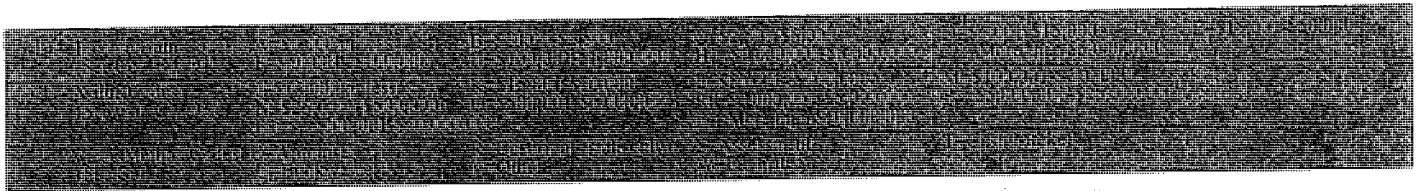


**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting <b>Harold L. Murphy</b>	Date of Report <b>3-7-05</b>
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**VII. Page 1 INVESTMENTS and TRUSTS -- income, value, transactions** (Includes those of spouse and dependent children. See pp. 34-57 of Instructions.)

Description of Assets (including business) (Place full name address or company name for disclosure)	Market during reporting period		Gross Value at end of reporting period		Transactions during reporting period (do not include income from disclosure)				
	Asset Code (A-24)	Div. (Div. 1-11)	Asset Code (A-1)	Value Method Code (C-1-3)	Type of event (merger, redemption)	Date (Month/Day)	Value Code (D-1-2)	Gain Code (A-1-2)	Identity of buyer/seller of physical transaction
<input type="checkbox"/> NONE (No reportable income, value, or transactions)									
<sup>1</sup> First Polk Bankshares, Inc.	E	Div.	None		Merger	9/30/04			See Part VIII
<sup>2</sup> First Haralson Corporation	E	Div.	P 1	T					
<sup>3</sup> Tract 1 Unimproved land in Haralson Co., Ga.	A	Rent	M	W					
<sup>4</sup> Tract 2 Unimproved land in Haralson County, Ga.	C	Rent	L	W					
<sup>5</sup> Tract 3 Unimproved land in Haralson County, Ga.	E	Rent	O	W					
<sup>6</sup> Tract 4 1/2 interest in Farm Haralson County, Ga.	D	Rent	O	W					
<sup>7</sup> Life insurance Metropolitan Life Ins. Co.	A	Int.	K	V	Value method is paid up value of policy				
<sup>8</sup> Life Insurance Metropolitan Life Ins. Co.		None	K	V	Value method is paid up value of policy				
<sup>9</sup> National Service Life Insurance	A	Div.	J	V	Value method is paid up value of policy				
<sup>10</sup> First National Bank of Georgia, Buchanan, Ga.	A	Int.	L	T					
<sup>11</sup> Tract 5 - Tract of land in Tallapoosa, Ga.		none	L	W					
<sup>12</sup> First National Bank of Georgia, Buchanan, Ga.	A	Int.	J	T					
<sup>13</sup> First National Bank of Georgia, Buchanan, Ga.	A	Int.	L	T					
<sup>14</sup> Coca Cola	A	Div.	J	T					
<sup>15</sup> First Haralson Corporation	A	Div.	J	T					
<sup>16</sup>									
<sup>17</sup>					(Continued on next Page)				



# FINANCIAL DISCLOSURE REPORT

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## VII. Page 2 INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children. See pp. 34-57 of Instructions.)

18	Description of Asset (including trust assets)  <small>Place, date, and amount of acquisition for non-disclosure</small>	11 Income during reporting period		12 Gross value at end of reporting period		13 Transactions during reporting period				
		(a)	(b)	(1)	(2)	(1) Dividend (2) Merger (3) Redemption	(a) Date (Month/Day)	(b) Amount (A-P)	(c) Gain (A-H)	(d) Identity of buyer/seller (if any sale transaction)
	<b>NONE</b> (No reportable income, assets, or transactions)			<b>Page 2 of Part VII.</b>						
18	First Polk Bankshares, Inc.	B	Div.	None		Merger	9/30/04			See Part VIII
19	Metlife Policy Holders Trust	A	Div.	J	T					
20	Metlife Policy Holders Trust	A	Div.	J	T					
21	Chevron Texaco Corp.	B	Div.	L	T					
22	1/2 Interest on Security Deed and Note against land in Haralson County, Ga.	C	Princ. & Int.	None		Payment in full	11/24/04	J	C	Terry Brewer
23						Security deed & Note against property held by reporter				
24						Balance of principal & interest paid in full on November 24, 2004.				
25						Lien against property to secure debt cancelled.				
26	Southcrest Financial Group, Inc.		None	P 1	T	Merger	9/30/04			See Part VIII
27	Southcrest Financial Group, Inc.		None	K	T	Merger	9/30/04			See Part VIII
28										
29										
30										
31										
32										
33										
34										(Continued on Next Page)

Income/Gain Codes: A=\$1,000 or less; B=\$1,001-\$5,000; C=\$5,001-\$50,000; D=\$50,001-\$100,000; E=\$100,001-\$500,000; F=\$500,001-\$1,000,000; G=\$1,000,001-\$5,000,000; H=\$5,000,001-\$10,000,000; I=\$10,000,001-\$50,000,000; J=\$50,000,001-\$100,000,000; K=\$100,000,001-\$500,000,000; L=\$500,000,001-\$1,000,000,000; M=\$1,000,000,001-\$5,000,000,000; N=\$5,000,000,001-\$10,000,000,000; O=Other (specify)

Transaction Codes: 1=Purchase; 2=Sale; 3=Gift; 4=Inheritance; 5=Exchange; 6=Transfer; 7=Other (specify)

Reporting Period: 1=Calendar Year; 2=Fiscal Year; 3=Other (specify)

Asset Type: 1=Stock; 2=Bond; 3=Other (specify)

# FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Harold L. Murphy

Date of Report

3-7-05

## VII. Page 3 INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children. See pp. 34-57 of Instructions.)

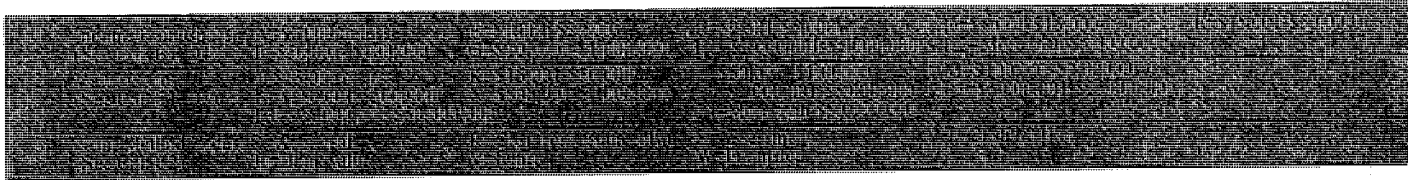
Line Item	Description of Asset (including IRS 549)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
		Div. (Code)	Int. (Code)	Value (Code)	Value (Code)	Buy/Sell/Transfer (Code)	Date (MM/YY)	Value (GBP)	Gain/Loss (A-F)	Identity of Buyer/Seller (if private transaction)
		Page 3 of Part VII								
		TRUST I								
35	Tract # 1 - Land Lots in Haralson County, Ga.									
36	with old residence, barn & cabin (land is in timber									
37	& pasture)		None	N	W					
38	Tract # 2 - Land Lot in Haralson County, Ga.									
39	(Woodlands)		None	K	W					
40	Tract # 3 - Land Lots in Haralson County, Ga.									
41	(Woodlands)		None	K	W					
42	Savings Account Regions Bank, Cedartown, Ga.	A	Int.	J	T					
43	Certificate of Deposit First National Bank of Polk County, Georgia Cedartown, GA	B	Int.	L	T					
44	Checking Account, First National Bank of Polk County, Cedartown, GA	A	Int.	J	T					
45										
46	Morgan Stanley Dean Dean Witter Active Assets Money Trust	J	Int.	L	T					
47										
48	Bank of Upson, Thomaston, Ga. Certificate of Deposit	B	Int.	M	T					
49										
50										
51										
(Continued on Next Page)										

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**VII. Page 4 INVESTMENTS and TRUSTS -- income, value, transactions** (Includes those of spouse and dependent children. See pp. 34-57 of Instructions.)

Description of Assets (including trust assets) <i>(Do not list here what is reported elsewhere on this disclosure.)</i>	B. Income during reporting period		C. Gross value (end of reporting period)		D. Transactions during reporting period			
	(a) Code	(b) Type of Income	(1) Value	(2) Netted Value	(1) Date-Month-Day	(2) Value Code (CIP)	(3) Gain Code (A-FH)	(4) Identity of Buyer/Seller (if applicable transaction)
<input type="checkbox"/> NONE (No reportable income, assets, or transactions)			<u>Page 4 of Part VII</u>					
52 Merrill Lynch Account, Federal Home Loan	A	Prin. & Int.	J	T				
53 Mortgage Certificates								
54 Merrill Lynch Corporate Income Fund	A	Princ.	J	T				
55 Merrill Lynch Cash Management Account	A	Int.	J	T				
56 First National Bank of Georgia, Buchanan, Ga.	C	Int.	M	T				
57								
58 Sale of Pulpwood to Bristol Timber Co. Waleska, GA					Sale	7/20/04	J D	Bristol Timber Company
59								
60								
61								
62			I have no beneficial interest in assets					
63			in Trust I.					
64								
65								



**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

Harold L. Murphy

Date of Report

3-7-05

**VIII. ADDITIONAL INFORMATION OR EXPLANATIONS (Indicate part of Report.)**

In 1995 I sold my one-half interest in a tract of unimproved land in Haralson County, Ga. which I owned jointly with Kenneth Summerville. Mr. Summerville and I took security deeds and notes against various tracts of property sold to purchasers. Page 2 of Part VII of this Financial Disclosure Report shows my interest in the lien and indebtedness against a tract of property from these transactions in which I have an interest and received income in 2004. I held a one-half interest in the lien against the property shown and as described in the report. The other one-half interest was held by Kenneth Summerville.

The outstanding indebtedness on the last tract of property against which Mr. Summerville and I held security deeds was paid in full in November 2004 and there is no other property left upon which a report on these transactions is required in the future.

While I remain executor of Estate Number 2, all assets were distributed to the heirs in 1998. The assets were cash.

First Polk Bankshares, Inc. and Upson Bankshares, Inc. merged on September 30, 2004. The resulting corporation is Southcrest Financial Group, Inc. Since all the ownership interests in First Polk Bankshares, Inc. have been merged into Southcrest Financial Group, Inc. there will be no further reports of any interest in First Polk Bankshares, Inc.

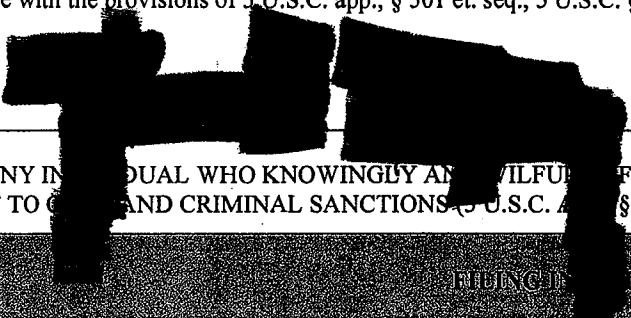
First Haralson Corporation is the holding company for First National Bank of Georgia and should not have been listed in the past as First Haralson Holding Company. This mistake is being corrected on previous Financial Disclosure Reports.

**IX. CERTIFICATION.**

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. app., § 501 et. seq., 5 U.S.C. § 7353 and Judicial Conference regulations.

Signature



Date March 7, 2005

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. App. § 104.)

**FILING INSTRUCTIONS**

Mail signed original and 3 additional copies to:

Committee on Financial Disclosure  
Administrative Office of the  
United States Courts  
Suite 2-301  
One Columbus Circle, N.E.  
Washington, D.C. 20544