

**FINANCIAL DISCLOSURE REPORT  
FOR CALENDAR YEAR 2006**

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

|   |   |  |  |
|---|---|--|--|
| <b>1. Person Reporting</b> ( <i>Last name, first, middle initial</i> )<br><br><b>KRAVITCH, PHYLLIS A.</b>   |   | <b>2. Court or Organization</b><br><b>U.S. Court of Appeals<br/>Eleventh Circuit</b>   | <b>3. Date of Report</b><br><br><b>4/16/07</b> |
| <b>4. Title</b> ( <i>Article III judges indicate active or senior status;<br/>magistrate judges indicate full- or part-time</i> )<br><br><b>United States Circuit Judge<br/>(Senior Status)</b> | <b>5a. Report Type</b> (check appropriate type)<br>___ Nomination, Date _____<br>___ Initial <input checked="" type="checkbox"/> Annual ___ Final | <b>6. Reporting Period</b><br><br><b>1/01/06 - 12/31/06</b>  |  |
|   | <b>5b.</b> ___ Amended Report   |  |  |
| <b>7. Chambers or Office Address</b><br><br><b>56 Forsyth Street, N.W.<br/>Atlanta, GA 30303</b>  |   | <b>8. On the basis of the information contained in this Report and any modifications<br/>pertaining thereto, it is, in my opinion, in compliance with applicable laws and<br/>regulations.</b><br><br>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.*)

| <u>POSITION</u>   | <u>NAME OF ORGANIZATION/ENTITY</u> | <u>2001 APR 23</u>                | <u>RECEIVED</u> |
|---|------------------------------------|-----------------------------------|-----------------|
| <input checked="" type="checkbox"/> NONE (No reportable positions.) |                                    | FINANCIAL<br>DISCLOSURE<br>OFFICE | A 9 58          |
| 1 _____   | _____                              |                                   |                 |
| 2 _____   | _____                              |                                   |                 |
| 3 _____   | _____                              |                                   |                 |

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

| <u>DATE</u>  | <u>PARTIES AND TERMS</u> |
|--|--------------------------|
| <input checked="" type="checkbox"/> NONE (No reportable agreements.) |                          |
| 1 _____  | _____                    |
| 2 _____  | _____                    |

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

| <u>DATE</u>   | <u>SOURCE AND TYPE</u> | <u>INCOME</u> |
|---|------------------------|---------------|
| <b>A. Filer's Non-Investment Income</b>   |                        |               |
| <input checked="" type="checkbox"/> 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)**

|   |
|---|
| <input checked="" type="checkbox"/> N/A NONE (No reportable non-investment income.) |
| 1 _____   |
| 2 _____   |

# FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

**KRAVITCH, PHYLLIS A.**

Date of Report

**4/16/07**

## 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                                   |                                   |                    |                    |

\*Value Codes: J=\$15,000 or less    K=\$15,001-\$50,000    L=\$50,001-\$100,000    M=\$100,001-\$250,000  
 N=\$250,001-\$500,000    O=\$500,001-\$1,000,000    P1=\$1,000,001-\$5,000,000    P2=\$5,000,001-\$25,000,000  
 P3=\$25,000,001-\$50,000,000    P4=\$50,000,001 or more

**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

**KRAVITCH, PHYLLIS A.**

Date of Report

**4/16/07**

**VII. Page 1 INVESTMENTS and TRUSTS -- income, value, transactions** (Includes those of spouse and dependent children. See pp. 34-60 of Instructions.)

| A<br>Description of Assets<br>(including trust assets)<br><br><i>Place "00" after each asset<br/>exempt from prior disclosure.</i> | B<br>Income during<br>reporting period |   | C<br>Gross value<br>at end of<br>reporting period |                                   | D<br>Transactions during reporting period              |                               |                                |                               |  |
|--|--|---|---|-----------------------------------|--|-------------------------------|--------------------------------|-------------------------------|--|
|  | (1)                                    | (2)   | (1)   | (2)                               | (1)  | If not exempt from disclosure |                                |                               |  |
|  | Amt.<br>Code1<br>(A-H)                 | Type<br>(e.g.,<br>div.,<br>rent or<br>int.) | Value<br>Code2<br>(J-P)                           | Value<br>Method<br>Code3<br>(Q-W) | Type<br>(e.g.,<br>buy, sell,<br>merger,<br>redemption) | (2)<br>Date<br>Month-<br>Day  | (3)<br>Value<br>Code2<br>(J-P) | (4)<br>Gain<br>Code1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private transaction) |
| <input type="checkbox"/> <b>NONE</b> (No reportable income, assets, or transactions.)<br><b>COMMON STOCK</b>                       |  |   |   |                                   |  |                               |                                |                               |  |
| 1 <b>AT&amp;T</b>  | <b>B</b>                               | <b>Div.</b>                                 | <b>L</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 2 <b>Bank of America</b>   | <b>D</b>                               | <b>Div.</b>                                 | <b>M</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 3 <b>Bell South</b>  | <b>B</b>                               | <b>Div.</b>                                 | <b>K</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 4 <b>BP PLC</b>  | <b>A</b>                               | <b>Div.</b>                                 | <b>J</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 5 <b>Coca-Cola</b>   | <b>B</b>                               | <b>Div.</b>                                 | <b>L</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 6 <b>Comcast</b>   |  | <b>none</b>                                 | <b>K</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 7 <b>Con Ed.</b>   | <b>B</b>                               | <b>Div.</b>                                 | <b>K</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 8 <b>Eastman Chem.</b>   | <b>A</b>                               | <b>Div.</b>                                 | <b>J</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 9 <b>Exxon-Mobil</b>   | <b>C</b>                               | <b>Div.</b>                                 | <b>M</b>  | <b>T</b>                          | <b>Part sale</b>                                       | <b>7/27</b>                   | <b>K</b>                       | <b>K</b>                      |  |
| 10 <b>General Electric</b>   | <b>A</b>                               | <b>Div.</b>                                 | <b>J</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 11 <b>Glaxo</b>  | <b>A</b>                               | <b>Div.</b>                                 | <b>J</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 12 <b>Home Depot</b>   | <b>A</b>                               | <b>Div.</b>                                 | <b>K</b>  | <b>T</b>                          | <b>Part sale</b>                                       | <b>4/24</b>                   | <b>J</b>                       | <b>J</b>                      |  |
| 13 <b>IBM</b>  | <b>A</b>                               | <b>Div.</b>                                 | <b>K</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 14 <b>Idearc</b>   |  | <b>none</b>                                 | <b>J</b>  | <b>T</b>                          | <b>spin-off</b>  | <b>from Verizon</b>           |                                |                               |  |
| 15 <b>Intel</b>  | <b>A</b>                               | <b>Div.</b>                                 | <b>J</b>  | <b>T</b>                          |  | <b>11/28</b>                  |                                |                               |  |
| 16 <b>Jet Blue</b>   |  | <b>none</b>                                 | <b>J</b>  | <b>T</b>                          |  |                               |                                |                               |  |
| 17 <b>John Hancock Inc. Sec.</b>   | <b>B</b>                               | <b>Div.</b>                                 | <b>K</b>  | <b>T</b>                          |  |                               |                                |                               |  |

|   |   |   |  |   |  |                     |
|---|---|---|--|---|--|---------------------|
| 1 | Income/Gain Codes:<br>(See Col. B1, D4) | A=\$1,000 or less<br>F=\$50,001-\$100,000                                   | B=\$1,001-\$2,500<br>G=\$100,001-\$1,000,000   | C=\$2,501-\$5,000<br>H1=\$1,000,001-\$5,000,000                                 | D=\$5,001-\$15,000<br>H2=More than \$5,000,000       | E=\$15,001-\$50,000 |
| 2 | Value Codes:<br>(See Col. C1, D3)       | J=\$15,000 or less<br>N=\$250,001-\$500,000<br>P3=\$25,000,001-\$50,000,000 | K=\$15,001-\$50,000<br>O=\$500,001-\$1,000,000 | L=\$50,001-\$100,000<br>P1=\$1,000,001-\$5,000,000<br>P4=More than \$50,000,000 | M=\$100,001-\$250,000<br>P2=\$5,000,001-\$25,000,000 |                     |
| 3 | Value Method Codes:<br>(See Col. C2)    | Q=Appraisal<br>U=Book value   | R=Cost (real estate only)<br>V=Other           | S=Assessment<br>W=Estimated   | T=Cash/Market  |                     |

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

KRAVITCH, PHYLLIS A.

Date of Report

4/16/07

VII. Page 1 INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children. See pp. 34-60 of Instructions.)

| A.<br>Description of Assets<br>(including trust assets)<br><br><i>Place "(X)" after each asset<br/>exempt from prior disclosure.</i> | B.<br>Income during<br>reporting period |  | C.<br>Gross value<br>at end of<br>reporting period |                                   | D.<br>Transactions during reporting period             |                               |                                |                               |  |
|--|---|--|--|-----------------------------------|--|-------------------------------|--------------------------------|-------------------------------|--|
|  | (1)                                     | (2)  | (1)  | (2)                               | (1)  | If not exempt from disclosure |                                |                               |  |
|  | Amt.<br>Code1<br>(A-H)                  | Type<br>(e.g.,<br>div.<br>rent or<br>int.) | Value<br>Code2<br>(J-P)                            | Value<br>Method<br>Code3<br>(Q-W) | Type<br>(e.g.,<br>buy, sell,<br>merger,<br>redemption) | (2)<br>Date<br>Month-<br>Day  | (1)<br>Value<br>Code2<br>(J-P) | (4)<br>Gain<br>Code1<br>(A-H) | (3)<br>Identity of<br>buyer/seller<br>(if private transaction) |
| <input type="checkbox"/> NONE (No reportable income, assets, or transactions.)<br><b>COMMON STOCK</b>                                |   |  |  |                                   |  |                               |                                |                               |  |
| 1 Lucent Technologies  |   |  |  |                                   | Donated  | 4/26                          | J                              |                               | Savannah Community Foundation                                  |
| 2  |   |  |  |                                   |  |                               |                                |                               | Goucher College  |
| 3 Medco Health   |   | none                                       | J  | T                                 |  |                               |                                |                               |  |
| 4 Merck  | A                                       | Div.                                       | J  | T                                 |  |                               |                                |                               |  |
| 5 Post Properties  | A                                       | Div.                                       | J  | T                                 |  |                               |                                |                               |  |
| 6 Pfizer   | D                                       | Div.                                       | M  | T                                 |  |                               |                                |                               |  |
| 7 Proctor/Gamble   | A                                       | Div.                                       | J  | T                                 |  |                               |                                |                               |  |
| 8 Sun Trust Bank   | D                                       | Div.                                       | M  | T                                 |  |                               |                                |                               |  |
| 9 3 M (MMM)  | A                                       | Div.                                       | K  | T                                 |  |                               |                                |                               |  |
| 10 Verizon   | B                                       | Div.                                       | K  | T                                 |  |                               |                                |                               |  |
| 11 Vodaphone   | A                                       | Div.                                       | J  | T                                 |  |                               |                                |                               |  |
| 12 Nuveen Funds  | C                                       | Div.                                       | L  | T                                 |  |                               |                                |                               |  |
| 13 <b>BONDS</b>  |   |  |  |                                   |  |                               |                                |                               |  |
| 14 GA. State Tollway Auth.   | A                                       | Int.                                       | J  | T                                 |  |                               |                                |                               |  |
| 15 Atlanta Water Rev. Sv.  | A                                       | Int.                                       | J  | T                                 |  |                               |                                |                               |  |
| 16 <b>PREFERRED STOCKS</b>   |   |  |  |                                   |  |                               |                                |                               |  |
| 17 Hartford Life Preferred   | A                                       | Div.                                       | J  | T                                 | Redeemed   | 7/14                          | J                              |                               |  |

|   |   |   |  |  |  |                     |
|---|---|---|--|--|--|---------------------|
| 1 | Income/Gain Codes:<br>(See Col. B1, D4) | A=\$1,000 or less<br>F=\$50,001-\$100,000                                   | B=\$1,001-\$2,500<br>G=\$100,001-\$1,000,000   | C=\$2,501-\$5,000<br>H1=\$1,000,001-\$5,000,000                                | D=\$5,001-\$15,000<br>H2=More than \$5,000,000       | E=\$15,001-\$50,000 |
| 2 | Value Codes:<br>(See Col. C1, D3)       | J=\$15,000 or less<br>N=\$250,001-\$500,000<br>P3=\$25,000,001-\$50,000,000 | K=\$15,001-\$50,000<br>O=\$500,001-\$1,000,000 | L=\$50,001-\$100,000<br>P1=\$1,000,001-\$5,000,000<br>P4=More than \$5,000,000 | M=\$100,001-\$250,000<br>P2=\$5,000,001-\$25,000,000 |                     |
| 3 | Value Method Codes:<br>(See Col. C2)    | Q=Appraisal<br>U=Book value   | R=Cost (real estate only)<br>V=Other           | S=Assessment<br>W=Estimated  | T=Cash/Market  |                     |

**FINANCIAL DISCLOSURE REPORT**

|   |                                  |
|---|----------------------------------|
| Name of Person Reporting<br><b>KRAVITCH, PHYLLIS A.</b> | Date of Report<br><b>4/16/07</b> |
|---|----------------------------------|

**VII. Page 1 INVESTMENTS and TRUSTS -- income, value, transactions** (Includes those of spouse and dependent children. See pp. 34-60 of Instructions.)

| A<br>Description of Assets<br>(including trust assets)<br><br><i>Place "(X)" after each asset<br/>exempt from prior disclosure.</i> | B<br>Income during reporting period |                               | C<br>Gross value at end of reporting period |                          | D<br>Transactions during reporting period |                               |                       |                      |   |
|---|-------------------------------------|-------------------------------|---|--------------------------|---|-------------------------------|-----------------------|----------------------|---|
|   | (1)                                 | (2)                           | (1)   | (2)                      | (1)                                       | If not exempt from disclosure |                       |                      |   |
|   | Amt. Code1 (A-H)                    | Type (e.g. div. rent or int.) | Value Code2 (J-P)                           | Value Method Code3 (Q-W) | Type (e.g. buy, sell, merger, redemption) | (2) Date: Month-Day           | (3) Value Code2 (J-P) | (4) Gain Code1 (A-H) | (5) Identity of buyer/seller (if private transaction) |
| <input type="checkbox"/> NONE (No reportable income, assets, or transactions.)<br><b>FUNDS IN BANK</b>                              |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>1</sup> Bank of America(accounts)  | C                                   | Int.                          | M   | T                        |   |                               |                       |                      |   |
| <sup>2</sup> Sun Trust Bank (CD)  | B                                   | Int.                          | K   | T                        |   |                               |                       |                      |   |
| <sup>3</sup> Merrill Lynch Money Market   | C                                   | Int.                          | M   | T                        |   |                               |                       |                      |   |
| <sup>4</sup> <b>GOVERNMENT SECURITIES</b>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>5</sup> U.S. Treasury Notes  | B                                   | Int.                          | K   | T                        |   |                               |                       |                      |   |
| <sup>6</sup> <b>INSURANCE</b>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>7</sup> Metlife Fixed Annuity (X)  | A                                   | Int.                          | J   | T                        | Sold                                      | 8/15                          | J                     |                      |   |
| <sup>8</sup> Equitable Insurance Co.  | A                                   | Int.                          | J   | T                        | "whole life"                              |                               |                       |                      |   |
| <sup>9</sup>  |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>10</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>11</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>12</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>13</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>14</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>15</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>16</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |
| <sup>17</sup>   |                                     |                               |   |                          |   |                               |                       |                      |   |

|   |   |   |  |  |  |                     |
|---|---|---|--|--|--|---------------------|
| 1 | Income/Gain Codes: A=\$1,000 or less<br>(See Col. B1, D4) | F=\$50,001-\$100,000  | B=\$1,001-\$2,500<br>G=\$100,001-\$1,000,000   | C=\$2,501-\$5,000<br>H1=\$1,000,001-\$5,000,000                                | D=\$5,001-\$15,000<br>H2=More than \$5,000,000       | E=\$15,001-\$50,000 |
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**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

**KRAVITCH, PHYLLIS A.**

Date of Report

**4/16/07**

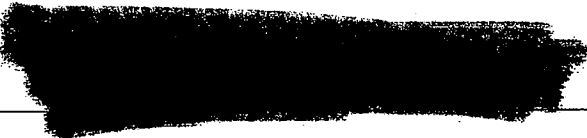
**VIII. ADDITIONAL INFORMATION OR EXPLANATIONS (Indicate part of Report.)**

**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 April 16, 2007

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILFULLY 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 2301  
One Columbus Circle, N.E.  
Washington, D.C. 20544