

**FINANCIAL DISCLOSURE REPORT
FOR CALENDAR YEAR 2007**

*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) Carnes, Julie E	2. Court or Organization Northern District, Georgia	3. Date of Report 08/11/2008
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. District Judge - Active	5a. Report Type (check appropriate type) <input type="checkbox"/> Nomination, Date <input type="checkbox"/> Initial <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Final 5b. <input type="checkbox"/> Amended Report	6. Reporting Period 01/01/2007 to 12/31/2007
7. Chambers or Office Address 2167 U.S. Courthouse 75 Spring St. SW Atlanta, GA 30303	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 _____	
<p>IMPORTANT NOTES: <i>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></p>		

I. POSITIONS. (Reporting individual only; see pp. 9-13 of filing instructions.)

NONE (No reportable positions.)

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____

RECEIVED
 2008 AUG 13 A 11:09
 FINANCIAL
 DISCLOSURE OFFICE

II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of filing instructions.)

NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1. _____	_____
2. _____	_____
3. _____	_____

FINANCIAL DISCLOSURE REPORT

Page 2 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

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

A. Filer's Non-Investment Income


NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> <i>(yours, not spouse's)</i>
1.		
2.		
3.		
4.		

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2007	 - lawyer - self-employed; partner in law firm
2.	
3.	
4.	

IV. REIMBURSEMENTS – *transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)

NONE *(No reportable reimbursements.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1.				
2.				
3.				
4.				
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*

NONE *(No reportable gifts.)*

<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1.		
2.		
3.		
4.		
5.		

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*

NONE *(No reportable liabilities.)*

<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.		
2.		
3.		
4.		
5.		

FINANCIAL DISCLOSURE REPORT

Page 4 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. Associated Credit Union	B	Interest	L	T					
2. Regions Bank	A	Interest			Close	9/4	K	A	
3. SunTrust Bank	D	Interest	N	T					
4. SunTrust Bank Trustee	A	Interest	J	T					
5. Wachovia Bank	B	Interest	L	T					
6. ING	C	Interest	L	T					
7. Schwab One Money Market	A	Interest	L	T	Continuing				
8. Schwab Yield Plus Inv.	A	Dividend			Sell	12/13	K	A	
9. Columbia Co. GA Wtr & Swr Rev Due 06/01/2015	B	Interest	L	T					
10. Municipal Elec Auth GA Due 11/01/2013	D	Interest	M	T					
11. Citibank Bank NA Bank Deposit Program	A	Interest	J	T	Continuing				
12. Pimco Real Return Fund CL C	A	Dividend	J	T					
13. United Commercial Bank CD Maty: 2/2/07	B	Interest	L	T	Matured	2/02	L	A	
14. Doral Bank - PR Maty: 07/11/2007	B	Interest	L	T	Matured	7/11	L	A	
15. Trustmark Bank CD Maty: 2/2/07	B	Interest	L	T	Matured	2/02	L	A	
16. Capital One Bank C/D Maty: 07/09/2008	C	Interest	L	T					
17. Countrywide Bank (formerly Treasury Bank, NA) Maty: 08/26/2009	B	Interest	L	T					

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

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

VII. INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
18. First Bank-Maty: 07/19/2010	C	Interest	L	T					
19. Prudential Life Insurance Company Annuity	A	Dividend	O	T					
20. US Tsy Inflation Index Maty: 01/15/2008	B	Interest	K	T					
21. US Tsy Inflation Index Maty: 01/15/2009	B	Interest	K	T					
22. US Tsy Inflation Index Maty: 04/15/2010	A	Interest	K	T					
23. US Tsy Inflation Index Maty: 01/15/2011	A	Interest	K	T					
24. US Tsy Inflation Index Maty: 01/15/2012	A	Interest	K	T					
25. US Tsy Inflation Index Maty: 07/15/2013	A	Interest	K	T					
26. US Tsy Inflation Index Maty: 01/15/2014	A	Interest	K	T					
27. US Tsy Inflation Index Maty: 07/15/2014	A	Interest	K	T					
28. Georgia Hsg & Fin Au Maty: 06/01/2007	A	Interest			Redeem	6/01	K	A	
29. Cobb Co. GA DV AU UNV Maty: 07/15/2007	A	Interest			Redeem	7/15	K	A	
30. Gwinnett Co. GA Wtr & Swr Maty: 08/01/2007	A	Interest			Redeem	8/01	J	D	
31. Cobb Co. GA DV AU UNV Maty: 07/15/2008	A	Interest	J	T					
32. Floyd Co. GA Sch Dist G/O Maty: 08/01/2008	B	Interest	K	T					
33. Georgia St Ser A Maty: 09/01/2008	B	Interest	L	T					
34. Georgia St Ser D Maty: 07/01/2009	B	Interest	L	T					

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

FINANCIAL DISCLOSURE REPORT

Page 6 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

VII. INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
35. Cobb Co GA DV AU UNV Maty: 07/15/2009	A	Interest	J	T					
36. Fulton Co. GA Wtr & Swr Rev Maty: 01/01/2010	A	Interest	K	T					
37. Georgia State G/O Ser F Book/Entry Due 10/01/10	C	Interest	L	T				G	
38. Georgia Hsg & Fin AU Maty: 12/01/2010	A	Interest	K	T					
39. Coweta Cnty GA Sch Sys Maty: 02/01/2011	B	Interest	L	T					
40. Georgia St Ser F Maty: 11/01/2011	B	Interest	L	T					
41. Municap Elec Auto GA Maty: 01/01/2012	D	Interest	M	T					
42. Georgia HSG & FIN AU Maty: 06/01/2012	C	Interest	L	T					
43. Savannah GA HSP AU Maty: 07/01/2012	D	Interest	M	T					
44. Fayette Co. GA Sch DT Maty: 09/01/2010	A	Interest	K	T					
45. Heard Co GA Sales Tax G/O XL Cap Inst U/T B/E DD Due 5/1/13	B	Interest	K	T					
46. Lowndes Cnty GA Pub Facs Maty: 06/01/2013	B	Interest	K	T					
47. GA H & F AU Single Fam Mtg Sr. A, Subsr A-2-AMT due 6/1/14	B	Interest	K	T					
48. Liberty Co. GA Hosp Auth Maty: 08/01/2014	B	Interest	K	T					
49. GA H & F AU Single Fam Mtg Sr. A, Subsr A-2-AMT due 6/1/15	B	Interest	K	T					
50. Gwinnett Co.GA Wtr&Swr Maty: 08/01/2015	C	Interest	M	T					
51. Gwinnett Co. GA Wtr & Swr Maty: 08/01/2015	B	Interest	L	T					

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

FINANCIAL DISCLOSURE REPORT

Page 7 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

VII. INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
52. GA Hsg&Fin AU Single Fam Mtg Sr.A, Subsr A-2-AMT due 6/1/16	B	Interest	K	T					
53. Fayette Co. GA Sch DT Maty: 03/01/2017	A	Interest	K	T					
54. Cobb Cnty GA Dev Auth Rev Ser A CIFG due 7/15/17	B	Interest	K	T					
55. Gainesville GA Wtr & Sew Rev Maty: 11/15/2017	B	Interest	L	T					
56. Savannah GA Hosp Auth Rev Maty: 07/01/2018	A	Interest	J	T					
57. Savannah GA Hosp Auto Rev Maty: 07/01/2018	A	Interest	J	T					
58. Cole Taylor Bank Maty: 01/14/2008	B	Interest	K	T					
59. The Bankers Bank GA Maty: 01/12/2009	A	Interest	K	T					
60. The Bankers Bank GA Maty: 01/12/2009	B	Interest	J	T					
61. Capital One Bank VA Maty: 01/12/2010	B	Interest	K	T					
62. Safra National Bank NY Maty: 07/19/2012	C	Interest	L	T					
63. Schwab Money Market Fund	A	Dividend	J	T	Continuing				
64. LaSalle Bank NA Due 5/1/07	A	Interest	L	T	Matured	5/01	L	A	
65. Peoples B & T Bank Due 06/30/2008	B	Interest	L	T					
66. Shorebank NA Due 06/30/2007	B	Interest	L	T	Matured	6/30	L	A	
67. Teambank NA Due 11/8/07	A	Interest	L	T	Matured	11/08	L	A	
68. American Fund (AMCAP Fund)	A	Dividend	J	T			P4		

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

FINANCIAL DISCLOSURE REPORT

Page 8 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

VII. INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
69. American Fund (Washington Mutual Inv.)	A	Dividend	J	T					
70. American Fund (Capital World Bond Fund)	A	Dividend	J	T					
71. American Fund (Euro Pacific Growth Fund)	A	Dividend	J	T					
72. American Fund (Investment Co. of America)	A	Dividend	J	T					
73. American Fund (New Perspective Fund)	A	Dividend	J	T					
74. American Fund (New Economy Fund)	A	Dividend	J	T					
75. Value Line Premier Growth Fund(fmly Special Situations Fund)	B	Dividend	K	T					
76. Vanguard Index Fund 500	B	Dividend			Sell	6/4	M	A	
77. Bestbank	C	Interest	L	T				H2	
78. American Tax Exempt BD FD of AMER CL A	E	Interest	PI	T	Buy	2/27	N		
79.				T	Buy	9/12	N		
80.				T	Buy	10/4	M		
81. Merrill Lynch Bank	D	Interest	J	T	Open	3/29	N		
82. American Govt. Securities FD CLA	A	Interest	M	T	Buy	9/12	M		
83. GMAC Bank UTCD 12/19/08	A	Interest	M	T	Buy	12/13	M		
84. Private Bank & TR CD 12/19/08	A	Interest	M	T	Buy	12/13	M		
85. Private Bank & TR CD 12/19/08	A	Interest	K	T	Buy	12/13	K		

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000 J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000 K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000 L = \$50,001 - \$100,000 PI = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000 M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	
3. Value Method Codes (See Column C2)					

FINANCIAL DISCLOSURE REPORT

Page 9 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

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

FINANCIAL DISCLOSURE REPORT

Page 10 of 10

Name of Person Reporting

Carnes, Julie E

Date of Report

08/11/2008

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

A large black rectangular redaction box covers the signature area.

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 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544