

**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Reporting Period: January 1, 2008, through December 31, 2008

Other Reporting Period: 1-7, 2008 through 12-31, 2008

<i>First Name</i>	<i>Initial</i>	<i>Last Name</i>
RICHARD		SANDY
<i>Present Office Address</i>		
100 WEST PATRICK STREET		
<i>City, Town, or Post Office, State and Zip Code</i>		
FREDERICK	MD	21701
<i>Judicial or Appointed Office</i>		
MASTER		

The Court of Appeals has adopted this form in response to the suggestion contained in Code, State Government Article, §15-610 that the Court promulgate and administer rules to require members of the Judiciary and certain judicial appointees to disclose particularly relevant information concerning their financial affairs. Accordingly, and pursuant to the authority contained in Article IV, § 18 (a) of the Maryland Constitution and Maryland Rules 16-815 and 16-816, the attached instructions, definitions, and Schedules A through I, inclusive, have been promulgated by the Court of Appeals of Maryland.

CAUTION: PLEASE READ ALL INSTRUCTIONS ON THE ACCOMPANYING INSTRUCTION SHEETS, INCLUDING ALL DEFINITIONS, BEFORE COMPLETING THIS FORM.

**COVER SHEET**

- |   | Yes                                    | No                                  |
|---|--|-------------------------------------|
| A. I held during the reporting period interests in real property located in or outside Maryland. (If "Yes", complete Schedule A.)   | A. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. I held during the reporting period interests in corporation(s). (If "Yes", complete Schedule B.)   | B. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| C. I held during the reporting period interests in business entit(y/ies) (other than corporations) and/or the obligation(s) of others. (If answer to either or both is "Yes", complete Schedule C.) | C. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| D. I received during the reporting period gifts as used in the Instructions pertaining to Schedule D. (If "Yes", complete Schedule D.)  | D. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| E. I held office(s), directorship(s), or salaried employment and/or received compensation earned during the reporting period. (If "Yes", complete Schedule E.)                                      | E. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| F. I owed loan(s) during the reporting period (not including those listed under Schedule A). (If "Yes", complete Schedule F.)   | F. <input type="checkbox"/>            | <input type="checkbox"/>            |
| G. A member of my immediate family (spouse or dependent children) was employed during the reporting period. (If "Yes", complete Schedule G.)  | G. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| H. I was an officer, director, or trustee of a charitable, religious, or educational organization during the reporting period. (If "Yes", complete Schedule H.)                                     | H. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| I. Is additional information set forth on Schedule I?   | I. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**SIGN HERE:** \_\_\_\_\_

~~Signature of Individual Filing~~

4-23-09  
Date Signed

**SCHEDULE A**

**ANY INTERESTS\* HELD DURING REPORTING PERIOD,  
IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND**

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A", as to property you personally occupy.)	3 Type of Property (residential, industrial, commercial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances (mortgages, liens, or other, including all information required by instructions) affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	Frederick CO MD	RESIDENTIAL	INDIVIDUAL	MORTGAGE THROUGH WELLS FARGO \$406,000	2005 PURCHASE	579,800		—
2	HERITAGE POINT 2.06 acres 20E1116	LAND	JOINT	Ø	≈ 1993 (ESTATE OF WIFE'S PARENTS)	20,600		(WIFE)
3	Sussex CO DE	RESIDENCE	INDIVIDUAL	Ø	≈ 2004 Deeded to me from Parents	300,000 <sup>00</sup>		—

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

**SCHEDULE B**

**INTERESTS\* IN ALL CORPORATIONS HELD DURING REPORTING PERIOD**

1 Item No.	2 Name of Corporation and principal address if not publicly traded.	3 Nature (direct or attributable) and Extent (joint, individual, or in common, and if the latter, the extent of the interest (1/2, 1/3, 1/4))	4 No. of Shares owned if a publicly traded corporation	5 No. of Shares & Percentage of Ownership (or dollar amount owned) in non-publicly traded corporation)	6 Conditions (contracts, options, or others) & Encumbrances (liens, or others), including name of lender, creditor, lienor, other, affecting interest	7 Any other "Interests" in Corporation (notes, bonds, others)	8 Transfer of Interest during reporting period, (describe interest transferred, nature & amount of any consideration received and, if known, identity of transferee. See Instructions.)
	LAW OFFICES OF RICHARD SANDY, PC.	100%	N/A		-		

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Nature (direct or attributable), Extent (1/2, 1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity
	<i>See Attached</i>			

\*See Instructions for Definition of Interests of Other Persons Attributable to You.

**SCHEDULE D**

**GIFTS\* RECEIVED DURING REPORTING PERIOD**

1 Item No.	2 Nature and value of gift: if cash, give amount; if not in money, describe and state value. Only gifts in excess of \$100 need be reported.	3 Identity of person from whom gift was received.	4 If given to another person at your direction, give identity of that person.

\*See Instruction Sheet for Those Gifts That are Included.

SCHEDULE E

**OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
1	RFP, Inc 7303 OLD MIDDLETOWN MIDDLETOWN MD	ROAD  PRESIDENT	\$1200 <sup>00</sup>	\$1000 <sup>00</sup>
2.	LAW OFFICES OF RICHARD SANDY PC 5301 Buckeystown Pike Frederick, MD 21704			

**SCHEDULE F**

**LOANS OWED DURING THE REPORTING PERIOD  
(EXCLUDING INDEBTEDNESS DISCLOSED ON SCHEDULE A)**

1 Item No.	2 Identity of Lender	3 Amount of Debt Owed as of Last Day of Reporting Period	4 Terms of Payment of Loan	5 Extent to Which Principal Amount of Loan Increased or Decreased During Period	6 Description of Security for the Debt	7 Transaction involving you but resulting in Loan to Spouse or Child (identify spouse or child and describe transaction.)



SCHEDULE G

**MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD**

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	SPOUSE	BANKER	BANK OF AMERICA 1070 W. PATRICK ST. FREDERICK, MD

SCHEDULE H

**CHARITABLE, RELIGIOUS OR EDUCATIONAL ORGANIZATIONS OF WHICH YOU ARE AN OFFICER, DIRECTOR OR TRUSTEE**

Item No.	Name and Address of Organization	Title and Nature of Position Held
	AMERICAN RED CROSS, FREDERICK CHAPTER 2 E. FREDERICK ST WALKERVILLE MD 21793	BOARD MEMBER

**SCHEDULE I (OPTIONAL)**

*Monies have been claimed. However not received to date. Most figures are estimates as my Mother passed away in November, 2008.*

**Davis Government Bond - IRA**

\$21,777.18

**RiverSource Life Insurance Company**

\$208,890.38

**Genworth Life and Annuity Insurance Company**

\$327,053.14

**Allstate Life Insurance Company**

\$40,000.00

**Allstate Life Insurance Company**

\$96,218.95

**Allstate Life Insurance Company**

\$99,826.69

**SunTrust Bank**

Interest Checking

IRA - \$10,217.71

IRA - \$6,254.56

**PNC**

IRA approximately \$12,000.00

**T.Rowe Price (SEP)** approximately \$35,000.00

**Citizens Investment Services/Suntrust** \$57,000

**First Catholic Slovak Union of the United States & Canada** \$5,844.00

**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Reporting Period: January 1, 2009, through December 31, 2009

Other Reporting Period: \_\_\_\_\_, 200\_\_ through \_\_\_\_\_, 200\_\_

<i>First Name</i>	<i>Initial</i>	<i>Last Name</i>
RICHARD		SANDY
<i>Present Office Address</i>		
100 WEST PATRICK STREET		
<i>City, Town, or Post Office, State and Zip Code</i>		
FREDERICK MD		21701
<i>Judicial or Appointed Office</i>		
MASTER		

The Court of Appeals has adopted this form in response to the suggestion contained in Code, State Government Article, §15-610 that the Court promulgate and administer rules to require members of the Judiciary, retired judges approved for recall, and certain judicial appointees to disclose particularly relevant information concerning their financial affairs. Accordingly, and pursuant to the authority contained in Article IV, § 18 (a) of the Maryland Constitution and Maryland Rules 16-815 and 16-816, the attached instructions, definitions, and Schedules A through I, inclusive, have been promulgated by the Court of Appeals of Maryland.

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**SCHEDULE A**

**ANY INTERESTS\* HELD DURING REPORTING PERIOD,  
IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND**

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A", as to property you personally occupy.)	3 Type of Property (residential, industrial, commercial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances (mortgages, liens, or other, including all information required by instructions) affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	Frederick Co MD	RESIDENTIAL	INDIVIDUAL	MORTGAGE FARGO WELLS FARGO \$398,000	2005 PURCHASE	\$580,000	-	-
2	HERITAGE POINT VA 2.06 ACRES 20E116	LAND	JOINT	Ø	1993 WIFE'S PARENTS' ESTATE	\$21,000	-	(WIFE)
3	Sussex Co DE	RESIDENCE	INDIVIDUAL	Ø	2004 Deeded to Mr. Fleming Roberts	309,000	-	-

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

**SCHEDULE B**

**INTERESTS\* IN ALL CORPORATIONS HELD DURING REPORTING PERIOD**

1 Item No.	2 Name of Corporation and principal address if not publicly traded.	3 Nature (direct or attributable) and Extent (joint, individual, or in common, and if the latter, the extent of the interest (1/2, 1/3, 1/4))	4 No. of Shares owned if a publicly traded corporation	5 No. of Shares & Percentage of Ownership (or dollar amount owned) in non-publicly traded corporation)	6 Conditions (contracts, options, or others) & Encumbrances (liens, or others), including name of lender, creditor, lienor, other, affecting interest	7 Any other "Interests" in Corporation (notes, bonds, others)	8 Transfer of Interest during reporting period, (describe interest transferred, nature & amount of any consideration received and, if known, identity of transferee. See Instructions.)
	LAW OFFICES OF RICHARD SANDY, PC	100%	N/A		-		

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Nature (direct or attributable), Extent (1/2, 1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
	<i>SEE ATTACHED</i>			
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity

\*See Instructions for Definition of Interests of Other Persons Attributable to You.



**SCHEDULE D**

**GIFTS\* RECEIVED DURING REPORTING PERIOD**

<b>1 Item No.</b>	<b>2 Nature and value of gift: if cash, give amount; if not in money, describe and state value. Only gifts in excess of \$100 need be reported.</b>	<b>3 Identity of person from whom gift was received.</b>	<b>4 If given to another person at your direction, give identity of that person.</b>

\*See Instruction Sheet for Those Gifts That are Included.

SCHEDULE E

**OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
1	RFP, INC 7303 OLD MIDDLETOWN RD MIDDLETOWN, MD	PRESIDENT	NO WAGES APPROX \$6000 <sup>00</sup> IN DRAWS OR WITHDRAWS	\$600 <sup>00</sup>
2	LAW OFFICES OF RICHARD SANDY, P.C. 5301 Buckeysville Pike Frederick, MD 21704			

**SCHEDULE F**

**LOANS OWED DURING THE REPORTING PERIOD  
(EXCLUDING INDEBTEDNESS DISCLOSED ON SCHEDULE A)**

1 Item No.	2 Identity of Lender	3 Amount of Debt Owed as of Last Day of Reporting Period	4 Terms of Payment of Loan	5 Extent to Which Principal Amount of Loan Increased or Decreased During Period	6 Description of Security for the Debt	7 Transaction involving you but resulting in Loan to Spouse or Child (identify spouse or child and describe transaction.)

SCHEDULE G

MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	SPOUSE	BANKER	BANK OF AMERICA 1070 W. PATRICK ST. FREDERICK, MD

SCHEDULE H

CHARITABLE, RELIGIOUS OR EDUCATIONAL ORGANIZATIONS OF WHICH YOU  
ARE AN OFFICER, DIRECTOR OR TRUSTEE

Item No.	Name and Address of Organization	Title and Nature of Position Held
	AMERICA RED CROSS, FREDERICK CHAPTER 2 E. FREDERICK ST WALKERSVILLE, MD 21793	BOARD MEMBER

**SCHEDULE I (OPTIONAL)**

*Figures are rounded estimates:*

**SunTrust Bank (Davis )**

\$22,000.00

**SunTrust Bank (RiverSource)**

\$210,000.00

**SunTrust Bank (Genworth)**

\$327,053.14

**SunTrust Bank (Allstate #1)**

\$100,000.00

**SunTrust Bank (Allstate #2)**

\$105,000.00

**SunTrust Bank (Citizens)**

\$57,000.00

**SunTrust Bank**  
Interest Checking

IRA - \$10,217.71

IRA - \$6,254.56

**PNC**

IRA approximately \$12,000.00

**T.Rowe Price (SEP)** approximately \$35,000.00

**First Catholic Slovak Union of the United States & Canada** \$5,844.00

**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Reporting Period: January 1, 2010, through December 31, 2010

Other Reporting Period: \_\_\_\_\_, 201\_\_ through \_\_\_\_\_, 201\_\_

RICHARD	SANDY	
<i>First Name</i>	<i>Initial</i>	<i>Last Name</i>
100 WEST PATRICK STREET		
<i>Present Office Address</i>		
FREDERICK MD 21701		
<i>City, Town, or Post Office, State and Zip Code</i>		
MASTER		
<i>Judicial or Appointed Office</i>		

The Court of Appeals has adopted this form in response to the suggestion contained in Code, State Government Article, §15-610 that the Court promulgate and administer rules to require members of the Judiciary, retired judges approved for recall, and certain judicial appointees to disclose particularly relevant information concerning their financial affairs. Accordingly, and pursuant to the authority contained in Article IV, § 18 (a) of the Maryland Constitution and Maryland Rules 16-815 and 16-816, the attached instructions, definitions, and Schedules A through I, inclusive, have been promulgated by the Court of Appeals of Maryland.

**CAUTION:** PLEASE READ ALL INSTRUCTIONS ON THE ACCOMPANYING INSTRUCTION SHEETS, INCLUDING ALL DEFINITIONS, BEFORE COMPLETING THIS FORM.

**COVER SHEET**

- |   | Yes                                    | No                                  |
|---|--|-------------------------------------|
| A. I held during the reporting period interests in real property located in or outside Maryland. (If "Yes", complete Schedule A.)   | A. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. I held during the reporting period interests in corporation(s). (If "Yes", complete Schedule B.)   | B. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| C. I held during the reporting period interests in business entit(y/ies) (other than corporations) and/or the obligation(s) of others. (If answer to either or both is "Yes", complete Schedule C.) | C. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| D. I received during the reporting period gifts as used in the Instructions pertaining to Schedule D. (If "Yes", complete Schedule D.)  | D. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| E. I held office(s), directorship(s), or salaried employment and/or received compensation earned during the reporting period. (If "Yes", complete Schedule E.)                                      | E. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| F. I owed loan(s) during the reporting period (not including those listed under Schedule A). (If "Yes", complete Schedule F.)   | F. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| G. A member of my immediate family (spouse or dependent children) was employed during the reporting period. (If "Yes", complete Schedule G.)  | G. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| H. I was an officer, director, or trustee of a charitable, religious, or educational organization during the reporting period. (If "Yes", complete Schedule H.)                                     | H. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| I. Is additional information set forth on Schedule I?   | I. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**SIGN HERE:** \_\_\_\_\_

Signature of Individual Filing

Date Signed

3-1-11



SCHEDULE A

**ANY INTERESTS\* HELD DURING REPORTING PERIOD,  
IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND**

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A", as to property you personally occupy.)	3 Type of Property (residential, industrial, commercial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances, liens, or other, including all information required by instructions affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	FREDERICK CO. MD	RESIDENTIAL	INDIVIDUAL	Ø	2005 PURCHASE	≈ 580,000	-	-
2	HERITAGE POINT VA 2.06 ACRES 20E 1116	LAND	JT	Ø	≈ 1993 WIFE'S PARENTS ESTATE	≈ 21000	-	(WIFE)
3	Sussex Co. DE	RESIDENCE + LAND	INDIVIDUAL	Ø	≈ 2004 NEEDED FROM PARENTS	≈ 300000	-	-

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

**SCHEDULE B**

**INTERESTS\* IN ALL CORPORATIONS HELD DURING REPORTING PERIOD**

1 Item No.	2 Name of Corporation and principal address if not publicly traded.	3 Nature (direct or attributable) and Extent (joint, individual, or in common, and if the latter, the extent of the interest (1/2, 1/3, 1/4))	4 No. of Shares owned if a publicly traded corporation	5 No. of Shares & Percentage of Ownership (or dollar amount owned) in non-publicly traded corporation)	6 Conditions (contracts, options, or others) & Encumbrances (liens, or others), including name of lender, creditor, lienor, other, affecting interest	7 Any other "Interests" in Corporation (notes, bonds, others)	8 Transfer of Interest during reporting period, (describe interest transferred, nature & amount of any consideration received and, if known, identity of transferee. See Instructions.)

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SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Nature (direct or attributable), Extent (1/2, 1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
	<i>SEE ATTACHED</i>			
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity

\*See Instructions for Definition of Interests of Other Persons Attributable to You.

**SCHEDULE D**

**GIFTS\* RECEIVED DURING REPORTING PERIOD**

<b>1</b> Item No.	<b>2</b> Nature and value of gift: if cash, give amount; if not in money, describe and state value. Only gifts in excess of \$100 need be reported.	<b>3</b> Identity of person from whom gift was received.	<b>4</b> If given to another person at your direction, give identity of that person.

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SCHEDULE E

**OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
	RFP, INC 7303 OLD MIDDLETOWN RD MIDDLETOWN, MD			\$600

**SCHEDULE F**

**LOANS OWED DURING THE REPORTING PERIOD  
(EXCLUDING INDEBTEDNESS DISCLOSED ON SCHEDULE A)**

1 Item No.	2 Identity of Lender	3 Amount of Debt Owed as of Last Day of Reporting Period	4 Terms of Payment of Loan	5 Extent to Which Principal Amount of Loan Increased or Decreased During Period	6 Description of Security for the Debt	7 Transaction involving you but resulting in Loan to Spouse or Child (identify spouse or child and describe transaction.)

SCHEDULE G

MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	WIFE.	BANKER	BANK OF AMERICA 4 W. MAIN ST. THUR MONT, MD

SCHEDULE H

CHARITABLE, RELIGIOUS OR EDUCATIONAL ORGANIZATIONS OF WHICH YOU  
ARE AN OFFICER, DIRECTOR OR TRUSTEE

Item No.	Name and Address of Organization	Title and Nature of Position Held
1	AMERICAN RED CROSS, FREDERICK CHAP 2 E. FREDERICK ST WALKERSVILLE, MD	BOARD MEMBER
2	HOSPICE OF FREDERICK COUNTY 516 TRAIL AVENUE FREDERICK, MD	BOARD MEMBER

**SCHEDULE I (OPTIONAL)**



Figures are rounded estimates:

1.	Suntrust Money Market	\$275,000.00
2.	Suntrust IRAs	\$ 10,200.00
		\$ 6,300.00
3.	T.Rowe Price	\$ 44,000.00
4.	Suntrust Checking	
5.	Bank of America Checking	
6.	PNC IRA	\$ 12,200.00
7.	Jednota (F.C.S.U.)	\$ 6,000.00

\*\*\*\*\*

I hereby respectfully note that I am Plaintiff in Case Number 10C 10002673  
*Richard Sandy v. Allstate Life Insurance.*

**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Reporting Period: January 1, 2011, through December 31, 2011

Other Reporting Period: \_\_\_\_\_, 201\_\_ through \_\_\_\_\_, 201\_\_

RICHARD		SANDY
<i>First Name</i>	<i>Initial</i>	<i>Last Name</i>
100 WEST PATRICK STREET		
<i>Present Office Address</i>		
FREDERICK	MD	21701
<i>City, Town, or Post Office, State and Zip Code</i>		
MASTER		
<i>Judicial or Appointed Office</i>		

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**COVER SHEET**

- |   | Yes                                    | No                                  |
|---|--|-------------------------------------|
| A. I held during the reporting period interests in real property located in or outside Maryland. (If "Yes", complete Schedule A.)   | A. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. I held during the reporting period interests in corporation(s). (If "Yes", complete Schedule B.)   | B. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| C. I held during the reporting period interests in business entit(y/ies) (other than corporations) and/or the obligation(s) of others. (If answer to either or both is "Yes", complete Schedule C.) | C. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| D. I received during the reporting period gifts as used in the Instructions pertaining to Schedule D. (If "Yes", complete Schedule D.)  | D. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| E. I held office(s), directorship(s), or salaried employment and/or received compensation earned during the reporting period. (If "Yes", complete Schedule E.)                                      | E. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| F. I owed loan(s) during the reporting period (not including those listed under Schedule A). (If "Yes", complete Schedule F.)   | F. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| G. A member of my immediate family (spouse or dependent children) was employed during the reporting period. (If "Yes", complete Schedule G.)  | G. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| H. I was an officer, director, or trustee of a charitable, religious, or educational organization during the reporting period. (If "Yes", complete Schedule H.)                                     | H. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| I. Is additional information set forth on Schedule I?   | I. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**SIGN HERE:** \_\_\_\_\_

Signature of Individual Filing

Date Signed

2-1-12

SCHEDULE A

**ANY INTERESTS\* HELD DURING REPORTING PERIOD,  
IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND**

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A", as to property you personally occupy.)	3 Type of Property (residential, industrial, commercial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances (mortgages, liens, or other, including all information required by instructions) affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	FREDRICK CO MD	RESIDENTIAL	INDIVIDUAL	Ø	2005 PURCHASE	≈ 580,000	—	—
2	HERITAGE PT VA 2.06 ACRES 20 E 116	LAND	JT	Ø	≈ 1993 WIFE'S PARENTS' ESTATE	≈ 21000	—	(WIFE)
3	Sussex CO DE	RESIDENCE + LAND	INDIVIDUAL	Ø	≈ 2004 DEEDED FROM PARENTS	≈ 300000	—	—

\* See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

4 RESTHAVEN MEMORIAL CEMETERY 2012  
GRAVE PLOTS  
Ø RICHARD SANDY INDIVIDUAL  
≈ 2000<sup>00</sup> (RECEIVED DEED) ≈ 2000<sup>00</sup> PURCHASED

SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Nature (direct or attributable), Extent (1/4, 1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
	SEE ATTACHED			
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity

\*See Instructions for Definition of Interests of Other Persons Attributable to You.

SCHEDULE E

OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
	RFP, INC 7303 OLD MIDDLE TOWN RD MIDDLETOWN, MD 21769			\$1000.00

SCHEDULE G

MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	WIFE	BANKER	BANK OF AMERICA 4 W. MAIN ST. THURMONT, MD

SCHEDULE H

CHARITABLE, RELIGIOUS OR EDUCATIONAL ORGANIZATIONS OF WHICH YOU  
ARE AN OFFICER, DIRECTOR OR TRUSTEE

Item No.	Name and Address of Organization	Title and Nature of Position Held
1	AMERICAN RED CROSS, FREDERICK CHAPTER 2 E. FREDERICK ST. WALKERSVILLE, MD	BOARD MEMBER
2	HOSPICE OF FREDERICK COUNTY 516 TRAIL AVENUE FREDERICK, MD	BOARD MEMBER

All Figures are rounded estimates:

1.	Wells Fargo Investments	\$265,000.00
2.	Wells Fargo Investments	\$ 57,000.00
3.	Suntrust IRA	\$ 6,400.00
4.	Suntrust Money Market	
5.	Suntrust Checking	
6.	Bank of America Checking	
7.	Jednota (F.C.S.U.)	\$ 6,000.00



**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Reporting Period: January 1, 2012, through December 31, 2012

Other Reporting Period: \_\_\_\_\_, 201\_\_ through \_\_\_\_\_, 201\_\_

<i>First Name</i>	<i>Initial</i>	<i>Last Name</i>
RICHARD		SANDY
<i>Present Office Address</i>		
100 WEST PATRICK STREET		
<i>City, Town, or Post Office, State and Zip Code</i>		
FREDERICK	MD	21701
<i>Judicial or Appointed Office</i>		
MASTER		

The Court of Appeals has adopted this form in response to the suggestion contained in Code, State Government Article, §15-610 that the Court promulgate and administer rules to require members of the Judiciary, retired judges approved for recall, and certain judicial appointees to disclose particularly relevant information concerning their financial affairs. Accordingly, and pursuant to the authority contained in Article IV, § 18 (a) of the Maryland Constitution and Maryland Rules 16-815 and 16-816, the attached instructions, definitions, and Schedules A through I, inclusive, have been promulgated by the Court of Appeals of Maryland.

**CAUTION:** PLEASE READ ALL INSTRUCTIONS ON THE ACCOMPANYING INSTRUCTION SHEETS, INCLUDING ALL DEFINITIONS, BEFORE COMPLETING THIS FORM.

## COVER SHEET

- |   | Yes                                    | No                                  |
|---|--|-------------------------------------|
| A. I held during the reporting period interests in real property located in or outside Maryland. (If "Yes," complete Schedule A.)   | A. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. I held during the reporting period interests in corporation(s). (If "Yes," complete Schedule B.)   | B. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| C. I held during the reporting period interests in business entit(y/ies) (other than corporations) and/or the obligation(s) of others. (If answer to either or both is "Yes," complete Schedule C.) | C. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| D. I received during the reporting period gifts as used in the Instructions pertaining to Schedule D. (If "Yes," complete Schedule D.)  | D. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| E. I held office(s), directorship(s), or salaried employment and/or received compensation earned during the reporting period. (If "Yes," complete Schedule E.)                                      | E. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| F. I owed loan(s) during the reporting period (not including those listed under Schedule A). (If "Yes," complete Schedule F.)   | F. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| G. A member of my immediate family (spouse or dependent children) was employed during the reporting period. (If "Yes," complete Schedule G.)  | G. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| H. I was an officer, director, or trustee of a charitable, religious, or educational organization during the reporting period. (If "Yes," complete Schedule H.)                                     | H. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| I. Is additional information set forth on Schedule I?   | I. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**SIGN HERE:**

Signature of Individual Filing

Date Signed

1-22-13

**SCHEDULE A**

**ANY INTERESTS\* HELD DURING REPORTING PERIOD,  
IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND**

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A", as to property you personally occupy.)	3 Type of Property (residential, industrial, commercial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances (mortgages, liens, or other, including all information required by instructions) affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	Fredrick ) CO MD	RESIDENTIAL	INDIVIDUAL	0	2005 PURCHASE	≈ 590,000	—	— (WIFE)
2.	HERITAGE Pt VA	LAND	JT	0	1993 WIFE'S PARENTS EST.	≈ 21000	—	—
3.	SUSSEX CO DE	RESIDENTIAL LAND	INDIVIDUAL	0	2004 DEEDED FROM PARENTS	≈ 300,000	—	—
4.	RESTHAUEN MEM. GARDENS	GRAVE PLOTS	INDIVIDUAL	0	2011 PURCHASE	≈ 2000	—	—

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of -	3 Nature (direct or attributable), Extent (1/2, 1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
	SEE ATTACHED			
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity

\*See Instructions for Definition of Interests of Other Persons Attributable to You.

SCHEDULE E

**OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
	RFP, INC 7303 OLD MIDDLETOWN RD MIDDLETOWN, MD			\$600.00

SCHEDULE G

**MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD**

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	WIFE	BANKER	BANK OF AMERICA THURMONT, MD

SCHEDULE H

**CHARITABLE, RELIGIOUS, EDUCATIONAL, OR OTHER NONPROFIT ORGANIZATIONS OF WHICH YOU ARE AN OFFICER, DIRECTOR OR TRUSTEE**

Item No.	Name and Address of Organization	Title and Nature of Position Held
	HOSPICE OF FREDERICK COUNTY 516 TRAIL AVE FREDERICK, MD	BOARD OF DIRECTORS - VICE CHAIR

Figures are rounded estimates:

1.	Wells Fargo Investments	\$325,000.00
2.	Suntrust IRA	\$ 6,400.00
3.	Suntrust Checking	
5.	Bank of America Checking	-
6.	Jednota (F.C.S.U.)	\$ 6,000.00
7.	Nationwide (M.S.R.P.)	\$ 2,500.00

\*\*\*\*\*

**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Reporting Period: January 1, 2013, through December 31, 2013

Other Reporting Period: \_\_\_\_\_, 201\_\_ through \_\_\_\_\_, 201\_\_

<i>First Name</i>			<i>Initial</i>			<i>Last Name</i>		
RICHARD						SANDY		
<i>Present Office Address</i>								
100 WEST PATRICK STREET								
<i>City, Town, or Post Office, State and Zip Code</i>								
FREDERICK			MD			21701		
<i>Judicial or Appointed Office</i>								
MASTER								

The Court of Appeals has adopted this form in response to the suggestion contained in Code, State Government Article, §15-610 that the Court promulgate and administer rules to require members of the Judiciary, retired judges approved for recall, and certain judicial appointees to disclose particularly relevant information concerning their financial affairs. Accordingly, and pursuant to the authority contained in Article IV, § 18 (a) of the Maryland Constitution and Maryland Rules 16-815 and 16-816, the attached instructions, definitions, and Schedules A through I, inclusive, have been promulgated by the Court of Appeals of Maryland.

CAUTION: PLEASE READ ALL INSTRUCTIONS ON THE ACCOMPANYING INSTRUCTION SHEETS, INCLUDING ALL DEFINITIONS, BEFORE COMPLETING THIS FORM.



## COVER SHEET

- |   | Yes                                    | No                                  |
|---|--|-------------------------------------|
| A. I held during the reporting period interests in real property located in or outside Maryland. (If "Yes," complete Schedule A.)   | A. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. I held during the reporting period interests in corporation(s). (If "Yes," complete Schedule B.)   | B. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| C. I held during the reporting period interests in business entit(y/ies) (other than corporations) and/or the obligation(s) of others. (If answer to either or both is "Yes," complete Schedule C.) | C. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| D. I received during the reporting period gifts as used in the Instructions pertaining to Schedule D. (If "Yes," complete Schedule D.)  | D. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| E. I held office(s), directorship(s), or salaried employment and/or received compensation earned during the reporting period. (If "Yes," complete Schedule E.)                                      | E. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| F. I owed loan(s) during the reporting period (not including those listed under Schedule A). (If "Yes," complete Schedule F.)   | F. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| G. A member of my immediate family (spouse or dependent children) was employed during the reporting period. (If "Yes," complete Schedule G.)  | G. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| H. I was an officer, director, or trustee of a charitable, religious, or educational organization during the reporting period. (If "Yes," complete Schedule H.)                                     | H. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| I. Is additional information set forth on Schedule I?   | I. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**SIGN HERE:** \_\_\_\_\_

Signature of Individual Filing

Date Signed

1-24-14

**SCHEDULE A**

**ANY INTERESTS\* HELD DURING REPORTING PERIOD,  
IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND**

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A", as to property you personally occupy.)	3 Type of Property (residential, industrial, commercial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances (mortgages, liens, or other, including all information required by instructions) affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	FREDERICK CO MD	RESIDENTIAL	INDIVIDUAL	⊖	2005 PURCHASE	≈ 600,000	-	-
2	FREDERICK CO MD	LAND	JT	⊖	2013 PURCHASE "SERIO'S"	≈ 35000	-	(WIFE)
3	HERITAGE PT VA	LAND	JT	⊖	1993 WIFE'S PARENTS' ESTATE	≈ 21000	-	(WIFE)
4	SUSSEX CO DE	RESIDENTIAL LAND	INDIVIDUAL	⊖	2004 DEEDED FROM PARENTS	≈ 300000	-	-
5	REST HAVEN MEM GARDENS	GRAVE PLOTS	INDIVIDUAL	⊖	2011 PURCHASE	≈ 2000	-	-

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of -	3 Nature (direct or attributable), Extent (1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
	PLEASE SEE ATTACHED			
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity

\*See Instructions for Definition of Interests of Other Persons Attributable to You.

SCHEDULE E

**OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
	RFP, INC 7303 OLD MIDDLETOWN RD MIDDLETOWN, MD			\$60000

SCHEDULE F

**LOANS OWED DURING THE REPORTING PERIOD  
(EXCLUDING INDEBTEDNESS DISCLOSED ON SCHEDULE A)**

1 Item No.	2 Identity of Lender	3 Amount of Debt Owed as of Last Day of Reporting Period	4 Terms of Payment of Loan	5 Extent to Which Principal Amount of Loan Increased or Decreased During Period	6 Description of Security for the Debt	7 Transaction involving you but resulting in Loan to Spouse or Child (identify spouse or child and describe transaction.)
1	WELLS FARGO	543000.00	L.O.C. - SECURED BY INVESTMENT BALANCE B/C OF PAYMENT THEN USE APPROX SAME	PAY BI-WEEKLY	325000 INVESTMENTS	Ø

SCHEDULE G

MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	WIFE	BANKER	BANK OF AMERICA FREDERICK, MD

SCHEDULE H

CHARITABLE, RELIGIOUS, EDUCATIONAL, OR OTHER NONPROFIT ORGANIZATIONS OF WHICH YOU ARE AN OFFICER, DIRECTOR OR TRUSTEE

Item No.	Name and Address of Organization	Title and Nature of Position Held
	HOSPICE OF FREDERICK COUNTY 516 TRAIL AVE FREDERICK, MD	BD OF DIRECTORS- VICE CHAIR

Figures are rounded estimates:

1.	Wells Fargo Investments	\$325,000.00
2.	Suntrust Checking	
5.	Bank of America Checking	
6.	Jednota (F.C.S.U.)	\$ 6,000.00
7.	Nationwide (M.S.R.P.)	\$ 9,500.00

\*\*\*\*\*

2013 10 2 50

**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Reporting Period: January 1, 2014, through December 31, 2014

Other Reporting Period: \_\_\_\_\_, 201\_\_ through \_\_\_\_\_, 201\_\_

<b>RICHARD</b> <small>First Name</small>	<b>SANDY</b> <small>Initial</small>	<b>SANDY</b> <small>Last Name</small>
<b>Present Office Address:</b> <b>100 WEST PATRICK STREET</b> <small>Street</small>		
<b>FREDERICK MD 21701</b> <small>City, Town, or Post Office, State and Zip Code</small>		
<b>MASTER</b> <small>Judicial or Appointed Office</small>		

The Court of Appeals has adopted this form in response to the suggestion contained in Code, General Provisions Article, § 5-610 that the Court promulgate and administer rules to require members of the Judiciary, retired judges approved for recall, and certain judicial appointees to disclose particularly relevant information concerning their financial affairs. Accordingly, and pursuant to the authority contained in Article IV, § 18 (a) of the Maryland Constitution and Maryland Rules 16-815 and 16-816, the attached instructions, definitions, and Schedules A through I, inclusive, have been promulgated by the Court of Appeals of Maryland.

**CAUTION:** PLEASE READ ALL INSTRUCTIONS ON THE ACCOMPANYING INSTRUCTION SHEETS, INCLUDING ALL DEFINITIONS, BEFORE COMPLETING THIS FORM.



# COVER SHEET

- |   | Yes                                    | No                                  |
|---|--|-------------------------------------|
| A. I held during the reporting period interests in real property located in or outside Maryland. (If "Yes," complete Schedule A.)   | A. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| B. I held during the reporting period interests in corporation(s). (If "Yes," complete Schedule B.)   | B. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| C. I held during the reporting period interests in business entit(y/ies) (other than corporations) and/or the obligation(s) of others. (If answer to either or both is "Yes," complete Schedule C.) | C. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| D. I received during the reporting period gifts as used in the Instructions pertaining to Schedule D. (If "Yes," complete Schedule D.)  | D. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| E. I held office(s), directorship(s), or salaried employment and/or received compensation earned during the reporting period. (If "Yes," complete Schedule E.)                                      | E. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| F. I owed loan(s) during the reporting period (not including those listed under Schedule A). (If "Yes," complete Schedule F.)   | F. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| G. A member of my immediate family (spouse or dependent children) was employed during the reporting period. (If "Yes," complete Schedule G.)  | G. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| H. I was an officer, director, or trustee of a charitable, religious, or educational organization during the reporting period. (If "Yes," complete Schedule H.)                                     | H. <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| I. Is additional information set forth on Schedule I?   | I. <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**SIGN HERE:**

Signature of Individual Filer

Date Signed

2-13-15

SCHEDULE A

**ANY INTERESTS\* HELD DURING REPORTING PERIOD,  
IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND**

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A", as to property you personally occupy.)	3 Type of Property (residential, industrial, commercial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances (mortgages, liens, or other, including all information required by instructions) affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	Frederick Co, MD	RESIDENTIAL LAND	INDIVIDUAL JT	HELOC * BALANCE: 1975000 FORT 12 BALANCE CHANGES	2005 PURCHASE	≈ 600000	-	- (WIFE)
2	Frederick Co MD	LAND	JT	⊖	2013 PURCHASE	≈ 35000	-	- (WIFE)
3	HERITAGE PT VA	LAND	JT	⊖	1993 WIFE'S PARENTS' ESTATE	≈ 21,000	-	(WIFE)
4	Sussex DE	RESIDENTIAL LAND	INDIVIDUAL	⊖	2004 Deeded FROM PARENTS	≈ 300,000	-	-
5	BETHHAVEN MEM GARDENS	GRAVE PLOTS	INDIVIDUAL	⊖	2011 PURCHASE	≈ 2000	-	-

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

**\* SEE ATTACHED**

SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of -	3 Nature (direct or attributable), Extent (1/2, 1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
	<p align="center"><i>Please See Attached</i></p>			
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity

\*See Instructions for Definition of Interests of Other Persons Attributable to You.

**SCHEDULE F**

**LOANS OWED DURING THE REPORTING PERIOD  
(EXCLUDING INDEBTEDNESS DISCLOSED ON SCHEDULE A)**

1 Item No.	2 Identity of Lender	3 Amount of Debt Owed as of Last Day of Reporting Period	4 Terms of Payment of Loan	5 Extent to Which Principal Amount of Loan Increased or Decreased During Period	6 Description of Security for the Debt	7 Transaction involving you but resulting in Loan to Spouse or Child (identify spouse or child and describe transaction.)
1	WELLS FARGO	≈ 35,000	LOC Pay MONTHLY Savings BY INVESTMENT PAYMENT ≈ 150/mos BALANCE B/C OF PAYMENT THEN USE APPROX SAME	\$325,000 Investment		
2	S. E. C. U.	≈ 39,000	\$635 per month ≈ 3000w PAY 700/mos DIRECT DEDUCT 1.99%	(See Attached)	2014 FORD F150 SUPERCREW	
3	CHASE MASTERCARD	≈ 18,000	Balance fluctuated thru out year Family Credit Card			

SCHEDULE E

**OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
	RFP, INC 7303 OLD MIDDLETOWN RD MIDDLETOWN, MD			600 <sup>00</sup>

SCHEDULE G

**MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD**

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	WIFE	BANKER	BANK OF AMERICA FREDERICK, MD

SCHEDULE H

**CHARITABLE, RELIGIOUS, EDUCATIONAL, OR OTHER NONPROFIT ORGANIZATIONS OF WHICH YOU ARE AN OFFICER, DIRECTOR OR TRUSTEE**

Item No.	Name and Address of Organization	Title and Nature of Position Held
	HOSPICE OF FREDERICK COUNTY 516 TRAIL AVE FREDERICK MD	BD OF DIRECTORS- VICE CHAIR

ATTACHMENT

All figures are rounded Estimates:

- 1. Wells Fargo Investment \$325,000.00  
Line of Credit w/ Wells Fargo  
Against same.....\$35,000.00  
Monthly payment averages \$150.00 (4.75 interest)
- 2. Suntrust Checking
- 3. Bank of America Checking
- 4. Jednota (F.C.S.U.) \$ 6,000.00
- 5. Nationwide (M.S.R.P.) \$ 11,500.00

**MARYLAND JUDICIARY**  
**STATEMENT OF FINANCIAL INTERESTS**

Regular Annual Reporting Period: January 1, 2015 through December 31, 2015

Other Reporting Period: \_\_\_\_\_, 20\_\_ through \_\_\_\_\_, 20\_\_  
See 'Reporting Periods' under General Instructions and Definitions on page 2

<u>RICHARD</u> <small>First Name</small>	<u>S</u> <small>Initial</small>	<u>SANDY</u> <small>Last Name</small>
Present Office Address: <u>100 WEST PATRICK STREET</u> <small>Street address of current office</small>		
<u>FREDERICK, MD 21701</u> <small>City, Town, or Post Office, State and Zip Code</small>		
<u>FAMILY MAGISTRATE</u> <small>Judicial or Appointed Office</small>		

The Court of Appeals has adopted this form in response to the suggestion contained in Code, General Provisions Article, §5-610 that the Court promulgate and administer rules to require members of the Judiciary, retired judges approved for recall, and certain judicial appointees to disclose particularly relevant information concerning their financial affairs. Accordingly, and pursuant to the authority contained in Article IV, § 18 (a) of the Maryland Constitution and Maryland Rules 16-815 and 16-816, the attached instructions, definitions, and Schedules A through I, inclusive, have been promulgated by the Court of Appeals of Maryland.

**CAUTION: PLEASE READ ALL INSTRUCTIONS ON THE ACCOMPANYING INSTRUCTION SHEETS, INCLUDING ALL DEFINITIONS, BEFORE COMPLETING THIS FORM.**





# SCHEDULE A

## ANY INTERESTS\* HELD DURING REPORTING PERIOD, IN REAL PROPERTY LOCATED IN OR OUTSIDE MARYLAND

1 Item No.	2 Location and Address of Property (See "Instructions and Definitions for Schedule A," as to property you personally occupy.) (For primary residence only list county and state)	3 Type of Property (residential, industrial, or other)	4 Nature (direct, attributable) and Extent (joint, individual, or in common, and, if the latter, the extent of the interest (1/2, 1/3, 1/4))	5 Conditions (contracts, options, or other) and/or Encumbrances (mortgages, liens, or other, including all information required by instructions) affecting interest, but excluding easements	6 Date, Manner (gift, purchase, lease, or other) & Identity of person from whom acquired	7 Value of Property (See "Instructions and Definitions for Schedule A" Block 7)	8 Transfer of Interest in Property not reported in Block 5 (include nature and amount of consideration and identity of transferee)	9 Identity of Other Persons with Interest in Property.
1	FREDERICK CO MD	RESIDENTIAL LAND	INDIVIDUAL	HELOC BAL. 76000 BALANCE CHGS	2005 PURCHASE	\$600,000	---	---
2	FREDERICK CO MD	LAND	JOINT	0	2013 PURCHASE	\$35,000	---	(WIFE)
3	HERITAGE PT VA	LAND	JT	0	1993 WIVES' ESTATE 2004 DEBEY FROM PARENTS	\$21,000	---	(WIFE)
4	SUSSEX CO DE	RESIDENTIAL LAND	INDIVIDUAL	0	2004 DEBEY FROM PARENTS	\$300,000	---	---
5	RESTHAUEN MEM. GARDENS	GRAVE PLOTS	INDIVIDUAL	0	2011 PURCHASE	\$2,000	---	---

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

**SCHEDULE B**

**INTERESTS\* IN ALL CORPORATIONS HELD DURING REPORTING PERIOD**

1 Item No.	2 Name of Corporation and principal address if not publicly traded.	3 Nature (direct or attributable) and Extent (joint, individual, or in common, and if the latter, the extent of the interest (1/2, 1/3, 1/4))	4 No. of Shares owned if a publicly traded corporation	5 No. of Shares & Percentage of Ownership (or dollar amount owned) in non- publicly traded corporation)	6 Conditions (contracts, options, or others) & Encumbrances (liens, or others), including name of lender, creditor, lienor, other, affecting interest	7 Any other "Interests" in Corporation (notes, bonds, others)	8 Transfer of interest during reporting period, (describe interest transferred, nature & amount of any consideration received and, if known, identity of transferee. See Instructions.)

\*See Instruction Sheet for Definition of Interests of Other Persons Attributable to You.

SCHEDULE C

**INTERESTS\* HELD DURING REPORTING PERIOD IN BUSINESS ENTITIES  
(OTHER THAN CORPORATIONS) & OBLIGATIONS OF OTHERS, INCLUDING  
U.S., STATE, MUNICIPAL & CORPORATE BONDS, NOTES & DEBENTURES**

1 Item No.	2 Name and Address of Principal Office of -	3 Nature (direct or attributable), Extent (1/2, 1/3, 1/4, joint, individually, or in common), and Amount (% of ownership or dollar value) of interest held	4 Conditions (pledges, contract options, others) and Encumbrances (liens, others), including name of lender, affecting interest	5 Transfer of Interest during reporting period (describe interest transferred, nature and amount of any consideration received and identity of transferee, if known. See instructions.)
Item No.	Name and Address of Obligor	Nature of Obligation	Condition (secured or unsecured) and Character of Security	Principal amount, rate of interest and date of maturity
	<i>Please see Attached</i>			

\*See Instructions for Definition of Interests of Other Persons Attributable to You.

SCHEDULE D

**GIFTS\* RECEIVED DURING REPORTING PERIOD**

<b>1</b> Item No.	<b>2</b> Nature and value of gift: if cash, give amount; if not in money, describe and state value. Only a gift in excess of \$250 need be reported.	<b>3</b> Identity of person from whom gift was received.	<b>4</b> If given to another person at your direction, give identity of that person.

\*See Instruction Sheet for Those Gifts That are Included.

SCHEDULE E

**OFFICES, DIRECTORSHIPS AND SALARIED EMPLOYMENT HELD  
DURING REPORTING PERIOD TOGETHER WITH COMPENSATION,  
INCLUDING FEES EARNED DURING THE REPORTING PERIOD**

1 Item No.	2 Name and Address of Principal Office of Business Entity	3 Title and Nature of Office, Directorship or Salaried Employment Held	4 Total Compensation Received from Business Entity for Each Such Office, Directorship or Salaried Employment	5 Other Compensation Required to be Reported Pursuant to the Instructions for Schedule E
	RFP, Inc 7303' OLD MIDDLETOWN RD MIDDLETOWN, MD			600 <sup>00</sup>

SCHEDULE F

**LOANS OWED DURING THE REPORTING PERIOD  
(EXCLUDING INDEBTEDNESS DISCLOSED ON SCHEDULE A)**

1 Item No.	2 Identity of Lender	3 Amount of Debt Owed as of Last Day of Reporting Period	4 Terms of Payment of Loan	5 Extent to Which Principal Amount of Loan Increased or Decreased During Period	6 Description of Security for the Debt	7 Transaction involving you but resulting in Loan to Spouse or Child (identify spouse or child and describe transaction.)
1	WELLS FARGO	≈	LOC PAY MONTHLY SECURED BY INVESTMENT ≈ 270/mo BALANCE BK OF PAYMENT THEN USE APPROX SAME	≈ 300000 INVESTMENTS		
2	SECU	≈	\$635/mo Direct Deposit 1.99% 2014 FORD F150 SUPERCREW			

SCHEDULE G

MEMBERS OF IMMEDIATE FAMILY EMPLOYED DURING REPORTING PERIOD

Item No.	Identity of Member of Immediate Family (Spouse or Dependent Children Employed)	Title and Nature of Position Held	Name and Address of Employer
	WIFE.	BANKER	BANK OF AMERICA FREDERICK, MD

SCHEDULE H

CHARITABLE, RELIGIOUS, EDUCATIONAL, OR OTHER NONPROFIT ORGANIZATIONS OF WHICH YOU ARE AN OFFICER, DIRECTOR OR TRUSTEE

Item No.	Name and Address of Organization	Title and Nature of Position Held
	HOSPICE OF FREDERICK COUNTY 516 TRAIL AVENUE FREDERICK, MD	BD of Directors -- Chairman of the Board



**SCHEDULE I (OPTIONAL)**

All Figures are rounded estimates:

1.	Wells Fargo Investments	\$300,000.00
	<i>Line Against Same Appr. \$70,000.00</i>	
2.	Wells Fargo Checking	
3.	Jednota (F.C.S.U.)	\$ 6,000.00
4.	Nationwide (M.S.R.P.)	\$ 12,500.00