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KENTUCKY LEGISLATIVE ETHICS COMMISSION

HAND DELIVERED
FEB 16 2016

STATEMENT OF FINANCIAL DISCLOSURE (KRS 6.787)

To be filed by: All members of the General Assembly, all candidates and nominees for election to the General Assembly, and major management personnel in the legislative branch of state government.

Check here and attach additional sheets if necessary. Number of sheets attached.

Please Include The Following Information For The Preceding Calendar Year:

Name Ruth Ann Palumbo
Business address P.O. Box 884 Lexington, Ky 40508
Business telephone 859-278-6050
Home address 10 Beechwood Lexington Ky 40505
Title of public position, or office sought State Representative
Other occupations of filer
Occupations of spouse Real Estate Investments

NOTE: The Following Sections Do Not Require Disclosure Of Specific Dollar Amounts.

Positions held by filer in any business, partnership, corporation for profit, or corporation not for profit from which the filer receives compensation, and the name of the business, partnership, or corporation

Palumbo Properties - consultant

Positions held by filer's spouse in any business, partnership, corporation for profit, or corporation not for profit from which the filer's spouse receives compensation, and the name of the business, partnership, or corporation

Palumbo Properties - President

Names and addresses of all businesses, investments, or securities in which the filer, filer's spouse, or filer's minor children had at any time during the reporting year an interest of \$10,000 at fair market value, or 5% ownership interest or more

Table with 4 columns: Business Name, Address, Location, and Zip Code. Includes entries like Palumbo Leasing, Brookview Apts, Coolview Apts, Sunlight Apts, Sunland Apts, Hidden Springs Shopping Ctr, Hilltop Courts, Single Family Home, and IRAs, CDs, Municipal Bonds.

Sources and form of gross income of the filer (list sources by name) _____

Salary - Palumbo Properties
 Salary expense reimbursement Commonwealth of Ky
 Interest - Central Bank

Sources and form of gross income of the filer's spouse (list sources by name) _____

Salary - Palumbo Properties
 Interest - municipal bonds CD's, Savings
 Rent - investment properties

Positions of a fiduciary nature in a business _____

N/A

A designation as commercial, residential, or rural, and the location of all real property other than the filer's primary residence, in which there is an interest of \$10,000 or more held by the filer, filer's spouse, or filer's minor children _____

Brookview Apts	1900 Garden Springs	Lev	Residential
Coolview Apts	551 N. South	Lev	Residential
Garden Springs Apts	2001 Garden Springs	Lev	Residential
Suffland I Apts	2148 Larkspur	Lev	Residential
Suffland II Apts	2070 Garden Springs	Lev	Residential
Broadway Apts	211 N. Broadway	Lev	Residential

Sources of gifts of money or property with a retail value of more than \$200 to the filer or the filer's immediate family, except those from a member of the filer's family. (Family means spouse, parent, sibling, child, mother-in-law, father-in-law, son-in-law, daughter-in-law, grandparent, or grandchild. Immediate family means unemancipated child residing in an individual's household, spouse, or a person claimed by the filer's spouse as a dependent for tax purposes.) _____

Elmhurst Farm	2625-2741 Winchester Rd	Lev	Farm
Palumbo Farm	3221-3501 Combs Rd	Lev	Farm
Garden Springs Shopp	820 Lane Allen	Lev	Commercial
Home	2060 Old Paris Rd	Lev	Residential
Hilton Court	345 N. Vine	Lev	Residential
Palumbo Properties	2070 Garden Springs	Lev	Residential
Palumbo Lumber	1020 N. Main	Lev	Commercial
Suefick St Apts	211 Suefick St	Lev	Residential
Central Ky Truss	2125 Coburn Hill	Lev Nicholasville	Commercial

The name of any creditor owed more than \$10,000 except debts arising from the purchase of consumer goods. (Goods used or bought for use primarily for personal, family, or household purposes)

Chase Bank

The name of any legislative agent who is:

1. A member of the filer's immediate family;
2. A partner of the filer, or a partner of a member of the filer's immediate family;
3. An officer or director of the filer's employer;
4. An employer of the filer or an employer of a member of the filer's immediate family;
5. A business associate of the filer or a business associate of a member of the filer's immediate family

None

The names of any of the filer's clients who are legislative agents or employers

None

If you have held a professional license during the filing period, has a properly licensed partner of yours engaged in the practice of cases or other matters which you are prohibited from practicing under KRS 6.744? Yes No Not Applicable

If yes, list the names of the clients represented and list the agencies before which the partner made an appearance. The filer need not identify which client was represented before a specific agency.

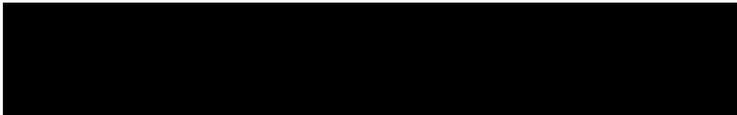
Clients

State Agency

NOTICES

1. Upon receipt by the Commission, a statement of financial disclosure shall be a public record available for copying.
2. Any person who fails to file a statement of financial disclosure or who fails to remedy a deficiency identified by the Commission in a timely manner may be fined an amount not to exceed \$100 per day up to a maximum total fine of \$1000.
3. Any person who files a statement of financial interests which they know to contain false information, or to omit required information, shall be guilty of a class A misdemeanor.

February 15 2016
Date


Filer

Send completed statements to: The Kentucky Legislative Ethics Commission
22 Mill Creek Park
Frankfort, Kentucky 40601
FAX (502) 573-2929

If you have questions please call us at (502) 573-2863.