



Filing ID #10055435

# FINANCIAL DISCLOSURE REPORT

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## FILER INFORMATION

**Name:** Hon. Lori Trahan  
**Status:** Member  
**State/District:** MA03

## FILING INFORMATION

**Filing Type:** Amendment Report  
**Filing Year:** 2021  
**Filing Date:** 08/12/2023

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Bridgeview Realty Holdings, 50% Interest [OL] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Bridgeview Realty Holdings LLC provides labor for various residential building companies	SP	None	None		<input type="checkbox"/>
Congressional Federal Credit Union [BA]		\$1,001 - \$15,000	None		<input type="checkbox"/>
DCT Development Inc, 100% Interest [OL] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: General Contractor for construction projects	SP	\$15,001 - \$50,000	S Corp	\$100,001 - \$1,000,000	<input type="checkbox"/>
Eagle Development LLC, 33% Interest [OL] LOCATION: Wells/York, ME, US DESCRIPTION: Residential building development	SP	\$500,001 - \$1,000,000	Partnership Income	\$1,000,001 - \$5,000,000	<input type="checkbox"/>
Fidelity 401K ⇒ Fidelity Government Cash Reserves (FDRXX) [MF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Fidelity 401K ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Fidelity 401K ⇒ Vanguard Growth Fund (VUG) [EF]	SP	\$250,001 - \$500,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity 401K ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity SEP-IRA ⇒ Fidelity Government Cash Reserves (FDRXX) [IH]	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity SEP-IRA ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity SEP-IRA ⇒ Vanguard Growth Fund (VUG) [EF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity SEP-IRA ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity SEP-IRA ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input checked="" type="checkbox"/>
Glenview Development Inc. [OL]	SP	\$250,001 - \$500,000	None		<input checked="" type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holding vacant land for future development					
Granite Rock Construction & Development Inc, 50% Interest [OL]	SP	\$100,001 - \$250,000	Partnership Income	\$15,001 - \$50,000	<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: General Contractor for residential construction					
Granite Rock Management LLC, 50% Interest [OL]	SP	\$15,001 - \$50,000	Partnership Income	\$15,001 - \$50,000	<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Granite Rock Management LLC provides project management services and property management					
Lincoln Financial Partners LLC, 50% Interest [OL]	SP	\$250,001 - \$500,000	None		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Lincoln Financial Partners LLC holds mortgages on properties located in Massachusetts and New Hampshire					
Lowell Building Associates LLC, 50% Interest [OL]	SP	\$15,001 - \$50,000	None		<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Provides labor for residential construction projects					
Lowell Five Bank - Checking [BA]	SP	\$15,001 - \$50,000	None		<input type="checkbox"/>
Lowell Five Bank - Money Market & Checking [BA]	JT	\$1,000,001 - \$5,000,000	Interest	\$5,001 - \$15,000	<input type="checkbox"/>
Merrimac Commons Rental Associates LLC, 50% Interest [RP]	SP	\$1,000,001 - \$5,000,000	None		<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holding vacant land for future development					
Merrimac Crossing Development Inc. [OL]	SP	\$500,001 - \$1,000,000	None		<input checked="" type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holding vacant land for future development					
Merrimac Landing Rental Associates LLC, 50% Interest [OL]	SP	\$1,000,001 - \$5,000,000	Partnership Income	\$100,001 - \$1,000,000	<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Rents residential units					
Middlesex Building Associates, LLC [OL]	SP	\$250,001 - \$500,000	None		<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Residential Home Construction					
Middlesex Land Holdings LLC [RP]	SP	\$500,001 - \$1,000,000	Partnership Income	\$15,001 - \$50,000	<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holds vacant land for future residential development					
Regency Woods Development Inc. [OL]	SP	\$500,001 - \$1,000,000	None		<input checked="" type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holding vacant land for future development					
Rental Associates Realty trust, 50% Interest [OL]	SP	\$1,000,001 - \$5,000,000	Partnership Income	\$15,001 - \$50,000	<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US					

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
DESCRIPTION: Owner of rental property					
Thrift Savings Plan [OT]		\$250,001 - \$500,000	Tax-Deferred		<input type="checkbox"/>
DESCRIPTION: Retirement Account					
Tyngsboro Crossing Development Inc, 50% Interest [OL]	SP	\$250,001 - \$500,000	None		<input type="checkbox"/>
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Residential Home Construction					
Varsity North LLC, 50% Interest [OL]	SP	None	Partnership Income	\$100,001 - \$1,000,000	<input checked="" type="checkbox"/>
LOCATION: Billerica/Middlesex, MA, US DESCRIPTION: Partnership owns a residential rental property					
Walsh Commodities LLC, 5% Interest [OL]	SP	\$1,001 - \$15,000	Partnership Income	\$15,001 - \$50,000	<input type="checkbox"/>
LOCATION: Lowell/Middlesex, MA, US DESCRIPTION: Product Consulting for Financial and Technology businesses					

\* Asset class details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

## SCHEDULE B: TRANSACTIONS

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Fidelity 401K ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	04/8/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	04/14/2021	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	04/28/2021	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	05/6/2021	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	05/13/2021	P	\$1,001 - \$15,000	
Fidelity 401K ⇒	SP	05/27/2021	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]					
Fidelity 401K ⇒ Vanguard Growth Fund (VUG) [EF]	SP	04/8/2021	P	\$50,001 - \$100,000	
Fidelity 401K ⇒ Vanguard Growth Fund (VUG) [EF]	SP	04/28/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard Growth Fund (VUG) [EF]	SP	05/6/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard Growth Fund (VUG) [EF]	SP	05/13/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	04/8/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	04/14/2021	P	\$50,001 - \$100,000	
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	04/14/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	04/28/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	05/6/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	05/13/2021	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	05/27/2021	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	04/8/2021	P	\$50,001 - \$100,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Fidelity 401K ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	04/14/2021	P	\$50,001 - \$100,000	
Fidelity 401K ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	04/28/2021	P	\$50,001 - \$100,000	
Fidelity 401K ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	05/6/2021	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	05/13/2021	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	05/27/2021	P	\$15,001 - \$50,000	
Fidelity Brokerage ⇒ General Electric Company (GE) [ST]	SP	12/27/2021	S	\$1,001 - \$15,000	<input type="checkbox"/>
Fidelity SEP-IRA ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	04/8/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	04/14/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	04/28/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	05/6/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ iShares Inc Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	05/13/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ Vanguard Growth Fund (VUG) [EF]	SP	04/8/2021	P	\$50,001 - \$100,000	
Fidelity SEP-IRA ⇒ Vanguard Growth Fund (VUG) [EF]	SP	04/14/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard Growth Fund (VUG) [EF]	SP	04/28/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒	SP	05/6/2021	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Vanguard Growth Fund (VUG) [EF]					
Fidelity SEP-IRA ⇒ Vanguard Growth Fund (VUG) [EF]	SP	05/13/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	04/8/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	04/14/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	04/28/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	05/6/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	05/13/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ Vanguard International Equity Index Funds FTSE Europe (VGK) [EF]	SP	05/27/2021	P	\$1,001 - \$15,000	
Fidelity SEP-IRA ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	04/8/2021	P	\$50,001 - \$100,000	
Fidelity SEP-IRA ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	04/14/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	04/28/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	05/6/2021	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	05/13/2021	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Fidelity SEP-IRA ⇒ Vanguard Whitehall Funds High Dividend Yield (VYM) [EF]	SP	05/27/2021	P	\$1,001 - \$15,000	
Glenview Development Inc. [OL]  LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holding vacant land for future development	SP	05/26/2021	P	\$250,001 - \$500,000	
Merrimac Crossing Development Inc. [OL]  LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holding vacant land for future development	SP	08/23/2021	P	\$500,001 - \$1,000,000	
Regency Woods Development Inc. [OL]  LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holding vacant land for future development	SP	09/24/2021	P	\$500,001 - \$1,000,000	
Varsity North LLC, 50% Interest [OL]  LOCATION: Billerica/Middlesex, MA, US DESCRIPTION: Partnership owns a residential rental property	SP	03/2/2021	S	\$100,001 - \$250,000	<input checked="" type="checkbox"/>

\* Asset class details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

## SCHEDULE C: EARNED INCOME

Source	Type	Amount
DCT Development Inc.	Spouse Salary	N/A
Granite Rock Construction and Development Inc.	Spouse Salary	N/A

## SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
SP	Lowell Five Cents Savings Bank	November 14, 2016	Construction loan - personal guarantee - Privately Held company	\$1,000,001 - \$5,000,000
SP	Lowell Five Cents Savings Bank	December 24, 2014	Construction loan - personal guarantee - Privately Held company	\$250,001 - \$500,000
SP	Lowell Five Cents Savings Bank	October, 19 2015	Construction loan - personal guarantee - Privately Held company	\$500,001 - \$1,000,000



Owner	Creditor	Date Incurred	Type	Amount of Liability
SP	Jeanne D'arc Credit Union	September 4, 2014	Mortgage on real estate owned in a closely held partnership	\$50,001 - \$100,000
SP	Lowell Five Cents Savings Bank	March 31, 2014	Mortgage on real estate owned in a closely held partnership	\$50,001 - \$100,000
SP	Washington Savings Bank	September 25, 2012	Mortgage on real estate owned in a closely held partnership	\$50,001 - \$100,000
JT	Lowell Five Cent Savings Bank	August 1, 2017	Home Equity Line of Credit - ME residential property	\$250,001 - \$500,000
SP	Lowell Five Cents Savings Bank	January 3, 2019	Construction loan - personal guarantee - Privately Held company	\$100,001 - \$250,000
SP	Lowell Five Cents Savings Bank	October 2020	Mortgage on real estate owned in a closely held partnership	\$250,001 - \$500,000
SP	Lowell Five Cents Savings Bank	September 14, 2021	Construction loan - personal guarantee - Privately Held company	\$500,001 - \$1,000,000
SP	Lowell Five Cents Savings Bank	October 14, 2021	Construction loan - personal guarantee - Privately Held company	\$500,001 - \$1,000,000
SP	Lowell Five Cents Savings Bank	August 19, 2021	Construction loan - personal guarantee - Privately Held company	\$250,001 - \$500,000
SP	Lowell Five Cents Savings Bank	August 23, 2021	Construction loan - personal guarantee - Privately Held company	Spouse/DC Over \$1,000,000

## SCHEDULE E: POSITIONS

None disclosed.

## SCHEDULE F: AGREEMENTS

None disclosed.

## SCHEDULE G: GIFTS

None disclosed.

## SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

None disclosed.

## SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

## SCHEDULE A AND B ASSET CLASS DETAILS

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- Fidelity 401K (Owner: SP)
- Fidelity Brokerage (Owner: SP)  
LOCATION: US
- Fidelity SEP-IRA (Owner: SP)

## EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

**IPO:** Did you purchase any shares that were allocated as a part of an Initial Public Offering?

☐ Yes ☒ No

**Trusts:** Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?

☐ Yes ☒ No

**Exemption:** Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

☐ Yes ☒ No

## CERTIFICATION AND SIGNATURE

☒ I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the best of my knowledge and belief.

**Digitally Signed:** Hon. Lori Trahan , 08/12/2023