



Filing ID #10081472

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: 2024
Filing Date: 08/12/2026

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Congressional Federal Credit Union [BA]		\$1,001 - \$15,000	None		☐
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	☐
Eagle Development LLC, 33% Interest [OL] LOCATION: Wells/York, ME, US DESCRIPTION: Residential building development	SP	None	Partnership Income	\$1,001 - \$2,500	☐
Granite Rock Construction & Development Inc, 50% Interest [OL] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: General Contractor for residential construction	SP	\$100,001 - \$250,000	None		☐
Granite Rock Management LLC, 50% Interest [OL] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Granite Rock Management LLC provides project management services and property management	SP	\$15,001 - \$50,000	None		☐
Lincoln Financial Partners LLC, 50% Interest [OL]	SP	\$100,001 - \$250,000	Partnership Income	\$5,001 - \$15,000	☐

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		☐
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Provides labor for residential construction projects					
Lowell Five Cent Savings Bank [BA]	JT	None	Interest	\$5,001 - \$15,000	☐
DESCRIPTION: Certificate of Deposit					
Lowell Five Cent Savings Bank - Checking [BA]	SP	\$15,001 - \$50,000	None		☐
Lowell Five Cent Savings Bank - Money Market & Checking [BA]	JT	\$250,001 - \$500,000	Interest	\$201 - \$1,000	☐
Merrimac Commons Rental Associates LLC, 50% Interest [RP]	SP	\$5,000,001 - \$25,000,000	Partnership Income	\$100,001 - \$1,000,000	☐
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Residential rental development					
Merrimac Crossing Development Inc. [OL]	SP	\$500,001 - \$1,000,000	None		☐
LOCATION: Merrimac, MA, US DESCRIPTION: Residential development under construction					
Merrimac Landing Rental Associates LLC, 50% Interest [OL]	SP	\$1,000,001 - \$5,000,000	Partnership Income	\$100,001 - \$1,000,000	☐
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Rents residential units					
Middlesex Building Associates, LLC [OL]	SP	\$250,001 - \$500,000	None		☐
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Residential Home Construction					
Middlesex Land Holdings LLC [RP]	SP	\$500,001 - \$1,000,000	Partnership Income	\$100,001 - \$1,000,000	☐
LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Holds vacant land for future residential development					
Regency Woods Development Inc. [OL]	SP	\$500,001 - \$1,000,000	Partnership Income	\$100,001 - \$1,000,000	☐
LOCATION: Kittery, ME, US DESCRIPTION: Residential development under construction					

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Rental Associates Realty trust, 50% Interest [OL] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Owner of rental property	SP	\$1,000,001 - \$5,000,000	Partnership Income	\$100,001 - \$1,000,000	☐
Sherburne Rental Associates LLC [RP] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Residential rental development	SP	\$100,001 - \$250,000	None		☐
Shirley Station Development Inc. [OL] LOCATION: Shirley, MA, US DESCRIPTION: Holding vacant land for future development	SP	\$500,001 - \$1,000,000	None		☐
Thrift Savings Plan [OT] DESCRIPTION: Retirement Account		\$250,001 - \$500,000	Tax-Deferred		☐
Village Meadow Development Inc. [RP] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Residential development	SP	\$1,000,001 - \$5,000,000	None		☒
Fidelity 401K ⇒ Fidelity Cash Reserves (FDRXX) [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		☐
Fidelity 401K ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		☒
Fidelity 401K ⇒ Vanguard FTSEEuropean ETF (VGK) [EF]	SP	\$100,001 - \$250,000	Tax-Deferred		☒
Fidelity 401K ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$500,001 - \$1,000,000	Tax-Deferred		☒
Fidelity 401K ⇒ Vanguard High Dividend Yield ETF (VYM) [EF]	SP	\$250,001 - \$500,000	Tax-Deferred		☒
Fidelity Brokerage ⇒ Fidelity - Cash [BA]	SP	\$1,001 - \$15,000	None		☐
Fidelity SEP-IRA ⇒ Fidelity Cash Reserves (FDRXX) [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Fidelity SEP-IRA ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	\$15,001 - \$50,000	Tax-Deferred		☐
Fidelity SEP-IRA ⇒ Vanguard FTSEEuropean ETF (VGK) [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		☐
Fidelity SEP-IRA ⇒ Vanguard Growth ETF (VUG) [EF]	SP	\$250,001 - \$500,000	Tax-Deferred		☒
Fidelity SEP-IRA ⇒ Vanguard High Dividend Yield ETF (VYM) [EF]	SP	\$100,001 - \$250,000	Tax-Deferred		☒
LT Realty, LLC ⇒ Lowell Five Cent Savings Bank - Checking [BA]		\$1,001 - \$15,000	None		☐
LT Realty, LLC ⇒ Residential Property Located in Washington, DC [RP] LOCATION: Washington, DC, US		\$1,000,001 - \$5,000,000	Rent	\$15,001 - \$50,000	☐

* Investment Vehicle 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?
Village Meadow Development Inc. [RP] LOCATION: Tyngsboro/Middlesex, MA, US DESCRIPTION: Residential development	SP	09/13/2024	P	\$1,000,001 - \$5,000,000	
Fidelity SEP-IRA ⇒ Vanguard Growth ETF (VUG) [EF]	SP	09/03/2024	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard Growth ETF (VUG) [EF]	SP	12/31/2024	P	\$15,001 - \$50,000	
Fidelity SEP-IRA ⇒ Vanguard High Dividend Yield ETF (VYM) [EF]	SP	12/31/2024	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]	SP	02/13/2024	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Fidelity 401K ⇒ Vanguard Growth ETF (VUG) [EF]	SP	02/13/2024	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard FTSEEuropean ETF (VGK) [EF]	SP	02/13/2024	P	\$1,001 - \$15,000	
Fidelity 401K ⇒ Vanguard High Dividend Yield ETF (VYM) [EF]	SP	02/13/2024	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard Growth ETF (VUG) [EF]	SP	09/03/2024	P	\$15,001 - \$50,000	
Fidelity 401K ⇒ Vanguard Growth ETF (VUG) [EF]	SP	12/31/2024	P	\$50,001 - \$100,000	
Fidelity 401K ⇒ Vanguard High Dividend Yield ETF (VYM) [EF]	SP	12/31/2024	P	\$15,001 - \$50,000	

* Investment Vehicle 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
DTC 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 Cent Savings Bank	January 3, 2019	Construction loan - personal guarantee - Privately Held company	\$100,001 - \$250,000
SP	Lowell Five Cent Savings Bank	October, 19 2015	Construction loan - personal guarantee - Privately Held company	\$250,001 - \$500,000
SP	Lowell Five Cent Savings Bank	June 3, 2022	Construction loan - personal guarantee - Privately Held company	\$250,001 - \$500,000
SP	Jeanne D'arc Credit Union	September 4, 2014	Mortgage on real estate owned in a closely held partnership	\$15,001 - \$50,000

Owner	Creditor	Date Incurred	Type	Amount of Liability
COMMENTS: Paid off in 2024				
SP	Lowell Five Cent Savings Bank	August 2023	Construction loan - personal guarantee - Privately Held company	\$1,000,001 - \$5,000,000
SP	Lowell Five Cent Savings Bank	October 2020	Mortgage on real estate owned in a closely held partnership	\$100,001 - \$250,000
SP	Lowell Five Cent Savings Bank	October 14, 2021	Construction loan - personal guarantee - Privately Held company	\$500,001 - \$1,000,000
SP	Lowell Five Cent Savings Bank	December 24, 2014	Construction loan - personal guarantee - Privately Held company	\$500,001 - \$1,000,000
SP	Lowell Five Cent Savings Bank	December 6, 2022	Line of Credit	\$100,001 - \$250,000
SP	Washington Savings Bank	September 25, 2012	Mortgage on real estate owned in a closely held partnership	\$15,001 - \$50,000
COMMENTS: Paid off in 2024				
SP	Lowell Five Cent Savings Bank	November 2024	Construction loan - personal guarantee- Privately held company	\$500,001 - \$1,000,000
SP	Lowell Five Cent Savings Bank	November 14, 2016	Construction loan - personal guarantee - Privately Held company	\$1,000,001 - \$5,000,000
SP	Lowell Five Cent Savings Bank	July 26, 2022	Construction loan - personal guarantee - Privately Held company	\$250,001 - \$500,000

SCHEDULE E: POSITIONS

Position	Name of Organization
Managing Member	LT Realty LLC

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 INVESTMENT VEHICLE DETAILS

- LT Realty, LLC
LOCATION: US
- Fidelity Brokerage (Owner: SP)
LOCATION: US
- Fidelity SEP-IRA (Owner: SP)
- Fidelity 401K (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 , 08/12/2026