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FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Hon. Teresa Leger Fernandez
Status: Member
State/District: NM03

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2025
Filing Date: 08/11/2026

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwabb IRA ⇒ Baillie Gifford Emerging Market Fund- Institutional Class (BGEGX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		\$250,001 - \$500,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ Bluerock Private Real Estate Fund Common Shares of Beneficial Interest (BPRE) [OT]		\$1,001 - \$15,000	Tax-Deferred		☒
DESCRIPTION: Bluerock converted the Bluerock Total Income and Real Estate Fund Class I (TIPWX) Mutual Fund into the Bluerock Private Real Estate Fund, which is a broadly diversified publicly traded closed-end fund					
Charles Schwabb IRA ⇒ Causeway International Value Fund - Institutional Class (CIVIX) [MF]		\$100,001 - \$250,000	Tax-Deferred		☐
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		\$1,001 - \$15,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ Charles Schwab Bank [BA]		\$15,001 - \$50,000	Tax-Deferred		☐
Charles Schwabb IRA ⇒		\$50,001 -	Tax-Deferred		☒

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Conestoga SMid Cap Fund Institutional Class (CCSGX) [MF]		\$100,000			
Charles Schwabb IRA ⇒ Flat Rock Opportunity Fund (FROPX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☐
Charles Schwabb IRA ⇒ Lazard Global Listed Infrastructure Ptf Insti Shs (GLIFX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☐
Charles Schwabb IRA ⇒ PIMCO Income Fund Insti Class (PIMIX) [MF]		\$100,001 - \$250,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ Vanguard Mid-Cap ETF (VO) [EF]		\$50,001 - \$100,000	Tax-Deferred		☐
Charles Schwabb IRA ⇒ Vanguard S&P 500 ETF (VOO) [EF]		\$250,001 - \$500,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ Washington Mutual Investors Fund - Class F-3 (FWMIX) [MF]		\$100,001 - \$250,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ WCM Focused International Growth Fund Insti Cl (WCMIX) [MF]		\$100,001 - \$250,000	Tax-Deferred		☒
Charles Schwabb IRA ⇒ Westwood Salient MLP & Energy Infrastructure Fund - Institutional (SMLPX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☐

* 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?
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		07/28/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒		08/26/2025	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]					
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		09/25/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		10/27/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		11/25/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		12/29/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒ Baillie Gifford Emerging Market Fund- Institutional Class (BEGEX) [MF]		12/29/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒ Conestoga SMid Cap Fund Institutional Class (CCSGX) [MF]		12/03/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Distribution Reinvestment					
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		12/22/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Cash Distribution From (CIVIX)					
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		07/31/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Cash Distribution From (PIMIX)					
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		08/29/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Cash Distribution From (PIMIX)					
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		09/30/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Cash Distribution From (PIMIX)					

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH] DESCRIPTION: Cash Distribution From (PIMIX)		10/31/2025	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH] DESCRIPTION: Cash Distribution From (PIMIX)		11/28/2025	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH] DESCRIPTION: Cash Distribution From (PIMIX)		12/31/2025	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ WCM Focused International Growth Fund Insti Cl (WCMIX) [MF] DESCRIPTION: Distribution Reinvestment		12/08/2025	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH] DESCRIPTION: Cash Distribution From (VOO)		12/24/2025	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Victory High Income Fund Shares (USHYX) [MF]		07/10/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory Income Fund Shares (USAIX) [MF]		07/10/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory 500 Index Fund Member Shares (USSPX) [MF]		07/10/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory Short-Term Bond Fund Shares (USSBX) [MF]		07/10/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory International Fund Shares (USIFX) [MF]		07/10/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory Small Cap Stock Fund Shares (USCAX) [MF]		07/10/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory Income Stock Fund Shares (USISX) [MF]		12/15/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory Aggressive Growth Fund Shares (USAUX) [MF]		12/15/2025	S	\$1,001 - \$15,000	☐

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwabb IRA ⇒ Victory 500 Index Fund Member Shares (USSPX) [MF]		12/15/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Victory Core Plus Intermediate Bond Fund Shares (USIBX) [MF]		12/15/2025	S	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		12/10/2025	E	\$1,001 - \$15,000	
DESCRIPTION: Bluerock converted the Bluerock Total Income and Real Estate Fund Class I (TIPWX) Mutual Fund into the Bluerock Private Real Estate Fund, which is a broadly diversified publicly traded closed-end fund					
Charles Schwabb IRA ⇒ WCM Focused International Growth Fund Insti Cl (WCMIX) [MF]		12/08/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Dividend Reinvestment					
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		12/22/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Cash Distribution From (CIVIX)					
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		12/22/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Cash Distribution From (CIVIX)					
Charles Schwabb IRA ⇒ Charles Schwab (Cash) [IH]		12/18/2025	P	\$1,001 - \$15,000	
DESCRIPTION: Cash Distribution From (FWMIX)					
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		02/04/2025	S (partial)	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Vanguard Russell 1000 Growth ETF (VONG) [EF]		03/11/2025	S	\$50,001 - \$100,000	☐
Charles Schwabb IRA ⇒ Vanguard S&P 500 ETF (VOO) [EF]		03/12/2025	P	\$50,001 - \$100,000	
Charles Schwabb IRA ⇒ PIMCO Income Fund Insti Class (PIMIX) [MF]		03/12/2025	P	\$100,001 - \$250,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		03/12/2025	P	\$15,001 - \$50,000	
Charles Schwabb IRA ⇒ Vanguard Short-Term Investment Grade Fund Admiral Shrs (VFSUX) [MF]		03/12/2025	S	\$100,001 - \$250,000	☐
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		05/06/2025	S (partial)	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		05/13/2025	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Bluerock Total Income + Real Estate Fund Class I (TIPWX) [MF]		06/27/2025	S (partial)	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]		07/18/2025	S (partial)	\$1,001 - \$15,000	☐
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		07/18/2025	P	\$50,001 - \$100,000	
Charles Schwabb IRA ⇒ PIMCO Income Fund Insti Class (PIMIX) [MF]		07/18/2025	P	\$50,001 - \$100,000	
Charles Schwabb IRA ⇒ Loomis Sayles Core Plus Bond Fd Cl Y (NERYX) [MF]		07/18/2025	S	\$100,001 - \$250,000	☐
Charles Schwabb IRA ⇒ Vanguard S&P 500 ETF (VOO) [EF]		11/21/2025	P	\$50,001 - \$100,000	
Charles Schwabb IRA ⇒ Parnassus Core Equity Fund-Institutional Shares (PRILX) [MF]		11/21/2025	S	\$100,001 - \$250,000	☐
Charles Schwabb IRA ⇒ Vanguard Equity Income Fund Admiral Shares (VEIRX) [MF]		11/21/2025	S	\$100,001 - \$250,000	☐
Charles Schwabb IRA ⇒ Washington Mutual Investors Fund - Class F-3 (FWMIX)		11/21/2025	P	\$100,001 - \$250,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
[MF]					
Charles Schwabb IRA ⇒ PIMCO Income Fund Insti Class (PIMIX) [MF]		12/31/2025	P	\$1,001 - \$15,000	
Charles Schwabb IRA ⇒ Conestoga SMid Cap Fund Institutional Class (CCSGX) [MF]		12/31/2025	P	\$15,001 - \$50,000	
Charles Schwabb IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		12/31/2025	P	\$1,001 - \$15,000	

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SCHEDULE C: EARNED INCOME

None disclosed.

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Regis University	2020	Student Loan	\$10,000 - \$15,000
	Guardian Mortgage	February 2021	Residential Mortgage	\$250,001 - \$500,000
	Select Portfolio Servicing Mortgage	November 2021	Residential Mortgage	\$100,001 - \$250,000
	Claremont McKenna	September 2016- December 2023	Co-signed student loan debt for children	\$15,001 - \$50,000

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 INVESTMENT VEHICLE DETAILS

- Charles Schwabb IRA

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. Teresa Leger Fernandez , 08/11/2026