

# Exhibit 1

04/11/2018 - [REDACTED] - \$50,000.00

LORI TRAHAN  
DAVID TRAHAN  
9 WESTAMOO WAY  
WESTFORD, MA 01886

DATE 3/31/18

Heat Sensitive Ink

PAY TO THE ORDER OF CTE Lvi Trahan \$50,000.<sup>00</sup>  
Fifty thousand dollars

Enterprise Bank  
Lowell, MA 01852

MEMO [REDACTED]

04/11/2018 - [REDACTED] - \$50,000.00

20 1000402 978-452-1300 #1-4

THE LOWELL FIVE CENT SAVINGS BANK  
LOWELL, MA 01852

APR 09 2018

FOR BUSINESS COMMITTEE

PAY TO THE ORDER OF  
LOWELL FIVE CENT SAVINGS  
FOR DEPOSIT ONLY  
LORI TRAHAN

# Exhibit 2



LORI TRAHAN  
DAVID TRAHAN  
9 WEETAMOO WAY  
WESTFORD MA 01886-6318

18-0  
2  
7

=====  
Gold Checking ACCOUNT   
=====

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
			03/16/18	322.26
			03/19/18	250.56
			03/19/18	141.39
			03/20/18	55.13
			04/02/18	7,555.13
			04/03/18	7,547.16
			04/03/18	7,531.68
			04/03/18	7,491.17
			04/03/18	7,229.17
			04/03/18	6,821.17
			04/03/18	6,259.17
			04/04/18	6,214.17
			04/05/18	6,169.65
			04/05/18	6,041.65
			04/05/18	5,760.65
			04/06/18	5,721.80
			04/06/18	5,655.76
			04/06/18	5,515.22
			04/06/18	5,415.68
			04/06/18	4,990.34

\* \* \* C O N T I N U E D \* \* \*

# Exhibit 3

04/09/2018 - [REDACTED] - \$50,000.00

DAVID TRAHAN  
9 WEETAMOO WAY  
WESTFORD, MA 01886-6318

DATE 4/7/18

PAY TO THE ORDER OF DAVID TRAHAN \$ 50,000.00  
FIFTY THOUSAND <sup>00/100</sup> DOLLARS

Enterprise Bank  
Enterprise Bank & Trust Company  
LOWELL, MASSACHUSETTS

MEMO: [REDACTED]

04/09/2018 - [REDACTED] - \$50,000.00

Security Features

ENDORSE HERE

CHECK THIS RESPONSIBLE OR REMOVE DEPOSIT

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE

DATE: [REDACTED]

Heat Sensitive Ink

DDA Credits-04/09/2018 - \$50,000.00-Acct # [REDACTED]

LORI TRAHAN  
DAVID TRAHAN  
9 WEETAMOO WAY  
WESTFORD, MA 01886

DATE 4/7/18

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED (IF REQUIRED) \*

Enterprise Bank  
Enterprise Bank & Trust Company  
LOWELL, MASSACHUSETTS

CASH

TOTAL FROM OTHER FROM

SUB TOTAL

LESS CASH RECEIVED

\$ 50,000.-

DDA Credits-04/09/2018 - \$50,000.00-Acct # [REDACTED]

CHECKS COUNT FOR FINANCIAL INSTITUTION USE ONLY

CHECKS DESTROYED

TOTAL

04/09/2018

Br# 1 Tr# 8013

# Exhibit 4

07/11/2018 - [REDACTED] - \$50,000.00

LORI TRAHAN  
DAVID TRAHAN  
9 WESTAMOO WAY  
WESTFORD, MA 01886

DATE 6/30/18

PAY TO THE ORDER OF *Lori Trahan, Congress* \$50,000.<sup>00</sup>  
*Fifty thousand dollars*

Enterprise Bank  
Equal Bank & Trust Company  
LOWELL, MASSACHUSETTS

MEMO *loan*

Signature: *Lori Trahan*

07/11/2018 - [REDACTED] - \$50,000.00

THE LOWELL FIVE CENT SAVINGS BANK  
LOWELL, MA 01852

JUL 10 2018

978-452-1300  
#1-9

PAY TO THE ORDER OF  
LOWELL FIVE CENT SAVINGS  
FOR DEPOSIT ONLY  
LORI TRAHAN  
FOR CONGRESS COMMITTEE



# Exhibit 5



LORI TRAHAN  
DAVID TRAHAN  
9 WEETAMOO WAY  
WESTFORD MA 01886-6318

18-0  
2  
11

=====  
Gold Checking ACCOUNT   
=====

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
			06/18/18	3,500.19
			06/19/18	3,429.87
			06/20/18	3,269.87
			06/21/18	3,179.04
			06/22/18	3,079.04
			06/25/18	3,075.54
			06/25/18	3,053.09
			06/25/18	2,653.09
			06/25/18	2,253.09
			06/28/18	2,028.09
			06/29/18	2,025.59
			06/29/18	1,625.59
			06/29/18	625.59
			07/02/18	10,724.92
			07/02/18	10,652.32
			07/02/18	10,252.32
			07/03/18	10,133.13
			07/05/18	9,974.85
			07/05/18	9,577.85

\* \* \* C O N T I N U E D \* \* \*

# Exhibit 6

DDA Credits-07/09/2018 - \$55,000.00-Acct # [REDACTED]

CHECKING DEPOSIT TICKET

Check all other entries as indicated for deposit subject to the provisions of the Uniform Commercial Code in any applicable instrument agreement.

CURRENCY	COIN	CHEQS	CENTS												SUBTOTAL	LESS CASH

Date 7, 9, 18  
Name Trahan  
PLEASE PRINT

AMOUNT  
\$ 55,000.00

Enterprise Bank  
CREATE SUCCESS

TOTAL ITEMS

ACCOUNT NUMBER  
[REDACTED]

DDA Credits-07/09/2018 - \$55,000.00-Acct # [REDACTED]

07/09/2018 12:20 PM  
R# 02 T# 3441 S# 4  
Account # [REDACTED]  
DDA Deposit \$55,000.00

07/09/2018 - [REDACTED] - \$55,000.00

**DCT DEVELOPMENT INC.**  
ONE BRIDGEVIEW OFFICE PARK  
TYNGSBORO, MA 01779

DATE 7/9/18

PAY TO THE ORDER OF DAVID TRAHAN \$ 55,000.00  
FIFTY FIVE THOUSAND AND 00/100 DOLLARS

Enterprise Bank  
FARMINGTON, MASSACHUSETTS

FOR [REDACTED]

07/09/2018 - [REDACTED] - \$55,000.00

RECEIVED BY [REDACTED]

AMOUNT \$55,000.00

[REDACTED]

Signature

# Exhibit 7



LORI TRAHAN  
DAVID TRAHAN  
9 WEETAMOO WAY  
WESTFORD MA 01886-6318

18-0  
2  
13

=====  
Gold Checking ACCOUNT   
=====

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
			08/17/18	3,233.37
			08/20/18	3,230.37
			08/20/18	2,830.37
			08/20/18	2,769.54
			08/21/18	202,769.54
			08/21/18	202,766.54
			08/21/18	202,657.13
			08/21/18	202,257.13
			08/22/18	200,857.13
			08/23/18	200,790.73
			08/23/18	200,390.73
			08/23/18	390.73
			08/23/18	205.73
			08/23/18	105.73
			08/27/18	10,105.73
			08/27/18	9,905.73
			08/29/18	9,505.73
			08/31/18	9,503.23
			08/31/18	9,103.23
			09/04/18	9,100.23
			09/04/18	9,096.73

\* \* \* C O N T I N U E D \* \* \*

# Exhibit 8

DDA Credits-08/21/2018 - \$200,000.00-Acct # [REDACTED]

Enterprise Bank  
222 Merrimack Street, Lowell, MA 01852  
Telephone: (978) 459-9200 / Fax: (978) 441-9093  
MEMBER FDIC

ADVICE OF CREDIT  
Acct Number [REDACTED] Date 08/21/2018  
Covering: Per request of David. Please Debit DDA [REDACTED] and Credit DDA [REDACTED] in the amount of \$200,000.00 \$ 200,000.00

MAIL TO: LORI TRAHAN, 9 WESTWOOD WAY, WESTFORD, MA 01886-6318

Approved By: [Signature] PROOF COPY



DDA Credits-08/21/2018 - \$200,000.00-Acct # [REDACTED]

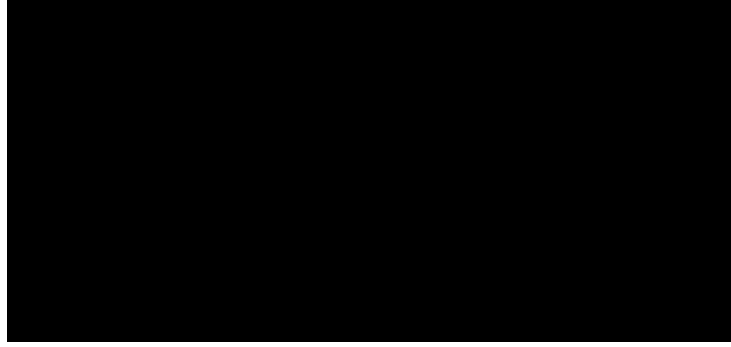
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

DDA Trf Firm Act 47991



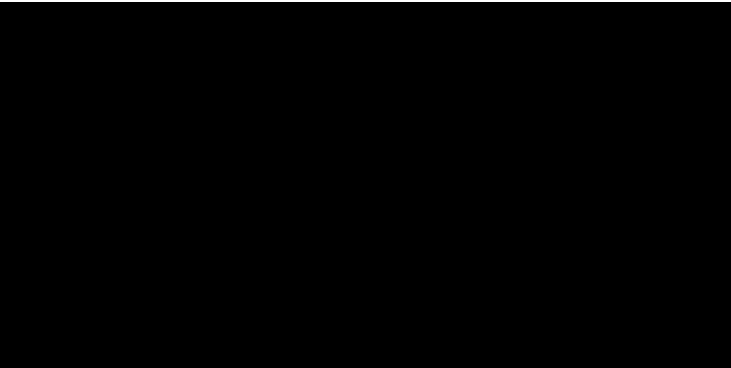
08/21/2018 - 0 - \$200,000.00

Enterprise Bank  
222 Merrimack Street, Lowell, MA 01852  
Telephone: (978) 459-9200 / Fax: (978) 441-9093  
MEMBER FDIC

ADVICE OF DEBIT  
Acct Number [REDACTED] Date 08/21/2018  
Covering: Per Request of David. Debit DDA [REDACTED] and Credit DDA [REDACTED] in the amount of \$200,000.00 \$ 200,000.00

MAIL TO: DAVID TRAHAN, C/O REMAX, 1 BRIDGEVIEW CIR, TYNGSBORO, MA 01879-2053

Approved By: [Signature] PROOF COPY

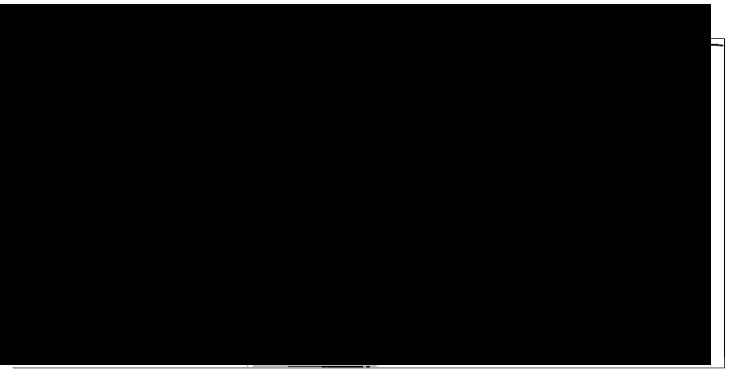


08/21/2018 - 0 - \$200,000.00

[REDACTED]

[REDACTED]

[REDACTED]





# Exhibit 9

08/23/2018 - [REDACTED] - \$200,000.00

**LORI TRAHAN**  
**DAVID TRAHAN**  
 9 WEETAMOO WAY  
 WESTFORD, MA 01886

DATE *8/22/18* **Shield™**

PAY TO THE ORDER OF *Lori Trahan for Congress* **200,000.00**  
*Two hundred thousand & 00/100*

**Enterprise Bank**  
Enterprise Bank & Trust Company  
 LOWELL, MASSACHUSETTS

MEMO *LOAN* *Lori Trahan*

\*YOUR CONTACT CENTER IS AVAILABLE 24 HOURS A DAY. SECURITY FEATURES AND REACTIVE SERVICE ON BOARD.

08/23/2018 - [REDACTED] - \$200,000.00

PAY TO THE ORDER OF  
 FEDERAL RESERVE ONLY  
**LORI TRAHAN**  
 FEDERAL RESERVE COMMITTEE

THE LOWELL FIVE CENT SAVINGS BANK  
 LOWELL, MA 01852  
 AUG 22 2018  
 #14-12-1300

12 4371 72 371337

FOR DEPOSIT ONLY  
 FEDERAL RESERVE ONLY  
 FEDERAL RESERVE COMMITTEE

# Exhibit 10



30 Middlesex Street, Lowell, MA 01852

Loan # [REDACTED]

# Revolving Credit Agreement and Note

Agreement and Note (herein called "Agreement") dated as of October 15, 2010, between the above named Lender ("Lender")

having its principal place of business at 30 Middlesex Street, Lowell, MA 01852

and David C. Trahan and Lori A. Trahan

of 9 Weetamoo Way, Westford, MA 01886

(the "Borrower(s)")

Credit Limit: \$ 200,000.00

**Revolving Credit.** The Lender agrees, on the terms of this Agreement, to make loans to the Borrower in an aggregate principal amount at any one time outstanding not exceeding the Credit Limit shown above. The loans made to the Borrower pursuant to this Agreement shall constitute the Revolving Credit Account ("Account") of the Borrower. Within the Credit Limit, and subject to the terms hereof, the Borrower may borrow, repay and reborrow from the fourth business day after the date of this Agreement to the close of business on the 10th anniversary of the date hereof, or the termination of the Lender's obligation to loan in accordance with this Agreement, whichever is earlier. As used in this Section, close of business shall mean 3 p.m. E.S.T. or E.D.T., as the case may be.

**SECURITY.** To secure payment of the Account, the Borrower is giving the Lender a mortgage on real property located at 9 Weetamoo Way, Westford, MA 01886

In the event that the fair market value of the mortgaged property declines significantly below the property's appraised value for the purposes of this plan, Lender may, without limiting any of its other remedies, immediately reduce the Credit Limit and/or refuse to honor any further borrowings under this Agreement. Borrower will be given notice of such action. In the event that the Borrower exceeds the Credit Limit shown above, the property described above shall not secure payment of the loans in excess of said Credit Limit and any amount which exceeds the Credit Limit shall be due and payable immediately.

Collateral securing other loans with Lender (whether such loans are now in existence or arise hereafter) may also secure this loan.

Please refer to the mortgage for additional information. In addition, if any part or all of the Account is past due and the Borrower fails to pay the Lender as agreed, the Lender may, to the extent permitted by law without prior notice, take the outstanding balance out of any accounts that the Borrower has with the Lender.

**BORROWING.** Each loan will be in an amount of **\$500.00** or more, except when the amount remaining to be borrowed under the Credit Limit shall be less than such amount, in which event, the loan will be in an amount equal to said amount remaining to be borrowed.

**Method of Borrowing.** Borrowings hereunder shall be made by using any credit instrument or method that has been approved by the Lender.

**Note.** This Agreement shall constitute both a credit agreement and a promissory note. The Borrower hereby authorizes the Lender to record the amount of each loan evidenced by this document and each payment in repayment of the obligations evidenced by this document in such records of the Lender as it shall from time to time establish rather than to make physical notations thereof on this document.

**FINANCE CHARGE.** The Borrower shall pay to the Lender interest on the unpaid principal sum of the loans computed by applying a daily periodic rate of .0089 % (3.24 % **ANNUAL PERCENTAGE RATE**), subject to adjustment as hereinafter set forth, to the Average Daily Balance of the principal amount of loans hereunder. The Average Daily Balance is calculated as follows. First the daily balance is computed by taking the beginning principal balance of said loans each day, adding any new loans, and subtracting any principal payments or credits. All Daily Balances for a billing cycle are added together and the sum is then divided by the total number of days in the billing cycle, and the result is the "Average Daily Balance". The product of the Average Daily Balance and the Daily Periodic Rate is then multiplied by the number of days in the billing cycle to determine the Finance Charge for the billing cycle. Loans are subject to interest from the date that the proceeds are advanced until the date that they are paid in full. There is no free period during which a loan may be repaid without incurring a finance charge. The Annual Percentage Rate includes only interest and not other costs.

A minimum **FINANCE CHARGE** of **\$0.50** will be charged for any month for which a finance charge is assessed.

**ADJUSTMENT OF ANNUAL PERCENTAGE RATE.** The Annual Percentage Rate will be adjusted by Lender at the beginning of each monthly billing cycle to be equal to a rate not exceeding the value of the "Prime Rate" as most recently published in the Money Rates section of The Wall Street Journal before the beginning of each billing cycle (if more than one Prime Rate is published, the higher rate shall be used.) (the "Index") and a margin of N/A percentage points ("Margin"). If the Index is no longer published, the holder of this Note may select a substitute Index having similar characteristics, and the Borrower shall be notified of such substitution. In no event shall the annual percentage rate as so adjusted at any time be in excess of the maximum rate permitted under applicable law in effect at such time. An increase in the annual percentage rate will increase the amount of finance charge Borrower must pay and will cause the minimum payment to increase. If allowed by law, the annual percentage rate will never be more than **9.99%** per year, other than the initial discounted rate, the Annual Percentage Rate will never be lower than **4.00%**.

**DISCOUNTED ANNUAL PERCENTAGE RATE.** (Check  if applicable). The initial daily periodic rate of .0089 % (3.24 % Annual Percentage Rate) is a discounted rate. The initial discounted rate shall remain in effect until the beginning of the 13th monthly billing cycle under this Agreement (the amount of the discount is 3.23 percentage points). If the rate had not been discounted, the initial daily periodic rate would have been 0.0089 % and the Annual Percentage Rate would have been 3.23 %.

**PAYMENTS.** Prior to the 10th anniversary date hereof or to an earlier termination of the revolving credit, the Borrower shall pay to the Lender a minimum payment on or before the 20th day after the closing date of the billing cycle as provided in the invoice for such payment which Lender shall mail monthly to Borrower. The billing cycle is a period established monthly by the Lender in its written invoice to Borrower of amounts due. The minimum payment is an amount equal to all accrued interest as of the closing date of the billing cycle plus 1/360th of the outstanding balance of principal on the closing date of the billing cycle, provided the principal payment shall not be less than **\$50.00**, plus any amounts past due.

Following the 10th anniversary hereof, no further loan shall be made to Borrower hereunder and Borrower agrees to pay, monthly commencing on the 20th day after the closing date of the billing cycle following such anniversary, all interest accrued through the last day of the prior month and 1/120th of the principal outstanding on said anniversary (but in no event shall the principal payment be less than \$50.00 monthly).

In any event all sums due hereunder shall be paid in full no later than the 20th anniversary hereof. During the payment period following the 10th anniversary hereof, interest shall continue to be adjusted periodically as provided above unless a greater adjustment period is required by law.

**LATE CHARGE.** In the event that any payment due hereunder is not paid in full within 15 days of its due date, Borrower must pay to Lender a late charge equal to the lesser of \$10 or 3.0% of such principal and interest portion of the unpaid payment.

**PROPERTY INSURANCE.** The Borrower agrees to maintain property insurance in amounts as may be required by the Lender and to name it as loss payee. The Borrower will maintain flood insurance if required by the Lender. The Borrower shall provide the Lender evidence of insurance. Borrower may obtain such insurance from any company which is reasonably acceptable to the Lender.

**ANNUAL FEE.** The annual fee shall be \$ 40.00

**CLOSING COSTS.** The Borrower may be required to pay the following closing costs:

Appraisal Fee.....	\$ <u>175.00</u>
Recording Fee.....	\$ _____
Title Examination Fee.....	\$ _____
Preparation of Legal Documents.....	\$ _____

*P.O.C. By Washington Savings Bank	
**P.O.C. By Borrowers	
Title Insurance Policy.....	\$ _____
_____	\$ _____
_____	\$ <u>175.00</u>
TOTAL AMOUNT DUE.....	\$ _____

**Note.** With respect to those closing costs which have been checked above, Lender will waive the payment of such costs by Borrower; provided, however, if Borrower terminates this Agreement and requests a discharge of the mortgage within \_\_\_\_\_ months from the date of this Agreement. Borrower shall then be obligated to pay Lender the full amount of the waived costs.

**Amending this Agreement.** To the extent permitted by law, the Lender may amend this Agreement by sending notice of the amendment to the Borrower in writing at least fifteen (15) days before the beginning of the statement period in which the amendment will take place. Any amendment will apply both to any new credit extended as well as to the outstanding balance in effect at the time the Agreement is amended.

By signing below, the Borrower(s) agrees to all of the terms and certifies having received a completed copy of this Agreement and two (2) copies of a Notice of Right to Cancel this Agreement on the date shown below. Agreed to and executed as a sealed instrument on \_\_\_\_\_

Witness \_\_\_\_\_  
Witness \_\_\_\_\_

Signature David C. Trahan  
Signature Lori A. Trahan

19-5449\_020

# Exhibit 11

*KB amt*

DAVID C. TRAHAN  
 LORI A. TRAHAN  
 44 CORTLAND CIRCLE  
 DRACUT, MA 01826

DATE 9/4/18

PAY TO THE ORDER OF Lori Trahan for Congress \$ 71,000.-  
Security on Thomas Whelan

Washington SAVINGS BANK  
 Dracut, Massachusetts 01826

MEMO loan

MINIMUM CHECK AMOUNT \$500

*[Signature]*

Account Number	[REDACTED]	Routing Number	[REDACTED]
Amount	\$71,000.00	OF6	[REDACTED]
Post Date	20181003	Serial Number	[REDACTED]
Sequence Number	[REDACTED]	Tran	[REDACTED]

THE LOWELL FIVE CENT SAVINGS BANK  
 LOWELL, MA 01852

OCT 02 2018

978-452-1300  
 #14-7

*Lori Trahan for Cong*

# Exhibit 12

**PLEASE RETAIN FOR TAX RECORDS**

WASHINGTON SAVINGS BANK  
 PO BOX 840  
 DRACUT, MA 01826-0840  
 TAX ID # [REDACTED]

Date 12/31/18

Account Number: [REDACTED]

FOR STATEMENT INQUIRIES  
 PLEASE CALL 978-275-6003

Interest Paid 2018 1,306.45

Interest Reportable 2018 1,306.45

DAVID TRAHAN  
 LORI A TRAHAN  
 9 WEETAMOO WAY  
 WESTFORD MA 01886

**Transaction**

Balance Last Statement

Date	Amount	Description	Principal Amount	Escrow Amount	Interest	Late Charges	Other Charges	Principal
								.00
1/08	40,000.00	Inc Prin	40,000.00	.00	.00			40,000.00
2/05	10,000.00	Inc Prin	10,000.00	.00	.00			50,000.00
2/07	40.00	Reg Pymt		.00	.00		40.00	50,000.00
2/26	30,000.00	Inc Prin	30,000.00	.00	.00			80,000.00
3/03	294.21	Reg Pymt	151.20	.00	143.01			79,848.80
4/05	425.34	Reg Pymt	221.97	.00	203.37			79,626.83
5/03	526.51	Reg Pymt	221.36	.00	305.15			79,405.47
5/31	79,974.05	Interim Pyof	79,405.47	.00	568.58			.00
10/03	76,400.00	Inc Prin	76,400.00	.00	.00			76,400.00
10/11	76,486.34	Interim Pyof	76,400.00	.00	86.34			.00
12/31		MAINT FEE					40.00	
2018		<TOTALS>	.00	.00	1,306.45	.00		.00

INTEREST STATED ABOVE MAY NOT BE DEDUCTIBLE - CONSULT YOUR TAX ADVISOR FOR DETAILS



# Exhibit 13

DAVID C. TRAHAN  
 LORI A. TRAHAN  
 14 CORTLAND CIRCLE  
 DRACUT, MA 01826

DATE *10/2/2018*

PAY TO THE ORDER OF *Lori Trahan for Congress Account* \$ *5,400.-*

*Five Thousand for Lori*

Washington SAVINGS BANK  
 Dracut, Massachusetts 01826

MEMO *DAVE 1270 / LORI 1270*

MINIMUM CHECK AMOUNT \$500

Account Number	[REDACTED]	Routing Number	[REDACTED]
Amount	\$5,400.00	OF6	[REDACTED]
Post Date	20181003	Serial Number	[REDACTED]
Sequence Number	[REDACTED]	Tran	[REDACTED]

THE LOWELL FIVE CENT SAVINGS BANK  
 LOWELL, MA 01852

OCT 02 2018

978-452-1300  
 #1417

*Lori Trahan for Congress*

# Exhibit 14

10/12/2018 - [REDACTED] - \$76,486.34

DAVID TRAHAN  
9 WEETAMOO WAY  
WESTFORD, MA 01886-6318

DATE 10/12/18 Shield™

PAY TO THE ORDER OF WASHINGTON SQUARE \$ 76,486.34

SEVENTY SIX THOUSAND FOUR HUNDRED EIGHTY SIX 3/4 DOLLARS

Enterprise Bank  
Enterprise Bank & Trust Company  
LOWELL, MASSACHUSETTS

MEMO [REDACTED]

[Signature]

10/12/2018 - [REDACTED] - \$76,486.34

ENDORSE HERE

W3B

CHECK HERE AFTER MOBILE CONFIRMATION

DATE [REDACTED]

DO NOT WRITE, STAMP OR SIGN OVER THIS LINE

AMOUNT

[REDACTED]

FEDERAL RESERVE BOARD OF GOVERNORS, WASHINGTON, D.C.

# Exhibit 15

