CALIFORNIA FORM 700 FAIR POLITICAL PRACTICES COMMISSION

STATEMENT OF ECONOMIC INTERESTS COVER PAGE

A PUBLIC DOCUMENT

Date Initial Filing Received

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Plea	ase type or print i	n ink.					Parent Stories S. S. S. S.
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1. (Office, Agenc	y, or Court			Ci	TY OF CO	STA MESA
	Agency Name (De California Stat	not use acronyms) te Assembly				Villand to a tills long was supplied to the	* ********* ජම රැබ් බලය ම ලැබේ ද උදාස්ත විද අවු මේ
	Division, Board, De	epartment, District, if applicable	-	Your Position			
	Assembly Dis	trict 74		District Directo	r		
	► If filing for mult	ple positions, list below or on an atta	achment. (Do not use	acronyms)			
	Agency: City of	Costa Mesa		Position: Commis	ssioner		
	Jurisdiction	of Office (Check at least one be	ox)				
	State			☐ Judge, Retired Judge, Statewide Jurisdic		ige, or Court C	commissioner
	Multi-County			☐ County of Oran	ge		
	City of Cost	a Mesa		☐ Other			
3.	Type of Stat	ement (Check at least one box)				W	
	Annual: The	period covered is January 1, 2020, cember 31, 2020.	through	Leaving Office:	Date Left 02 (Check one	01202 ⁻ circle.)	<u></u>
		period covered is/	through	O The period of leaving office	•		
	Assuming O	ffice: Date assumed/	<u> </u>	The period on the date of le		,01 ,2021	, through
	Candidate:	Date of Election	and office sought,	if different than Part 1:			
4	Schedule Su	ımmary (must complete)	► Total number	of pages including t	his cover pag	ge: 5	
	Schedules		P Total Hallison	or pages moraumg			
		A-1 - Investments - schedule attach	and T	Schedule C - Income, L	oans, & Business	Positions – s	chedule attached
		A-2 - Investments - schedule attach		Schedule D - Income -			
		B - Real Property - schedule attach		Schedule E - Income -			dule attached
	or- 🗆 None	- No reportable interests on a	ny schadula				
_	Verification	- No reportable interests on a	ny sorioudie		"		
J.	MAILING ADDRESS	STREET	CITY		STATE	ZIP CO	DDE
		Address Recommended - Public Document)	Costa I	Mesa	CA	926	326
	DAYTIME TELEPHO			EMAIL ADDRESS		· · · · · · · · · · · · · · · · · · ·	
		2-8907		lizm@voipeng.com			
	I have used all re herein and in an	easonable diligence in preparing this sy attached schedules is true and cor	statement. I have revie nplete. I acknowledge	wed this statement and to this is a public document.	the best of my kr	nowledge the in	formation contained
	l certify under	penalty of perjury under the laws of	of the State of Californ	nia that the foregoing is	true and correct	i.	
	Date Signed 0	2/24/2021	\$	ignature			
		(month, day, year)		(File the or	riginally signed paper sta	stement with your filir	g official.)

SCHEDULE A-1

Investments

Stocks, Bonds, and Other Interests (Ownership Interest is Less Than 10%)

Investments must be itemized.

Do not attach brokerage or financial statements.

	CALIFORNIA FORM 700 FAIR POLITICAL PRACTICES COMMISSION
Ī	Name

NAME OF BUSINESS ENTITY	NAME OF BUSINESS ENTITY
Alliance Bernstein	ING Balance Fund
GENERAL DESCRIPTION OF THIS BUSINESS	GENERAL DESCRIPTION OF THIS BUSINESS
Large Cap Growth	Index Fund
FAIR MARKET VALUE	FAIR MARKET VALUE
\$2,000 - \$10,000 \$10,001 - \$100,000	\$2,000 - \$10,000 \$10,001 - \$100,000
\$100,001 - \$1,000,000 Over \$1,000,000	\$100,001 - \$1,000,000
NATURE OF INVESTMENT Stock Other	NATURE OF INVESTMENT Stock Other (Describe)
Stock Other (Describe) Partnership O Income Received of \$0 - \$499 O Income Received of \$500 or More (Report on Schedule C)	Partnership O Income Received of \$0 - \$499 O Income Received of \$500 or More (Report on Schedule C)
IF APPLICABLE, LIST DATE:	IF APPLICABLE, LIST DATE:
/ /20/	
ACQUIRED DISPOSED	ACQUIRED DISPOSED
NAME OF BUSINESS ENTITY	NAME OF BUSINESS ENTITY
GENERAL DESCRIPTION OF THIS BUSINESS	GENERAL DESCRIPTION OF THIS BUSINESS
	FAID MARKET VALUE
FAIR MARKET VALUE	FAIR MARKET VALUE \$2,000 - \$10,000 \$10,001 - \$100,000
\$2,000 - \$10,000	\$100,001 - \$1,000,000 Over \$1,000,000
NATURE OF INVESTMENT	NATURE OF INVESTMENT Stock Other
Stock Other (Describe) Partnership O Income Received of \$0 - \$499 O Income Received of \$500 or More (Report on Schedule C)	Partnership O Income Received of \$0 - \$499 O Income Received of \$500 or More (Report on Schedule C)
IF APPLICABLE, LIST DATE:	IF APPLICABLE, LIST DATE:
/ /20//20	
ACQUIRED DISPOSED	ACQUIRED DISPOSED
► NAME OF BUSINESS ENTITY	NAME OF BUSINESS ENTITY
GENERAL DESCRIPTION OF THIS BUSINESS	GENERAL DESCRIPTION OF THIS BUSINESS
	FAIR MARKET VALUE
FAIR MARKET VALUE ☐ \$2,000 - \$10,000 ☐ \$10,001 - \$100,000	\$2,000 - \$10,000 \$10,001 - \$100,000
\$2,000 - \$10,000 \$10,000 Over \$1,000,000	\$100,001 - \$1,000,000 Over \$1,000,000
NATURE OF INVESTMENT	NATURE OF INVESTMENT
Stock Other	Stock Other (Describe)
Partnership O Income Received of \$0 - \$499 O Income Received of \$500 or More (Report on Schedule C)	Partnership O Income Received of \$0 - \$499
IF APPLICABLE, LIST DATE:	IF APPLICABLE, LIST DATE:
ACQUIRED DISPOSED	ACQUIRED DISPOSED
Commonte	
Comments:	

SCHEDULE B Interests in Real Property (Including Rental Income)

CALIFORNIA FOR	
Name	. #

ASSESSORS PARCEL NUMBER OR STREET ADDRESS 1641 Briar Rose CITY Costa Mesa CA FAIR MARKET VALUE	<u> </u>	
CITY Costa Mesa CA FAIR MARKET VALUE FAPPLICABLE, LIST DATE: \$2,000 - \$10,000 \$20 \$20 \$20 \$30,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$100,000 \$10,001 - \$10		ASSESSOR'S PARCEL NUMBER OR STREET ADDRESS
Costa Mesa CA FAIR MARKET VALUE 32,000 - \$10,0000 20	1641 Briar Rose	
FAR MARKET VALUE	CITY	CITY
\$2,000 - \$10,000 \$20,001 - \$10,000 \$20,001 - \$10,000 \$20,001 - \$10,000 \$20,001 - \$10,000 \$20,001 - \$10,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000,000 \$20,001 - \$1,000 \$20,001 - \$1,000 \$20,001 - \$1,000 \$20,001 - \$1,000 \$20,001 - \$10,000 \$	Costa Mesa CA	
St00,001 - \$1,000,000 ACQUIRED DISPOSED \$100,001 - \$1,000,000 ACQUIRED DISPOSED \$100,000 ACQUIRED DISPOSED ACQUIRED	\$2,000 - \$10,000	\$2,000 - \$10,000
Ownership/Deed of Trust	\$100,001 - \$100,000 ACQUIRED DISPOSED	\$100,001 - \$1,000,000 ACQUIRED DISPOSED
Leasehold	NATURE OF INTEREST	NATURE OF INTEREST
Vrs. remaining	Ownership/Deed of Trust Easement	Ownership/Deed of Trust Easement
\$0 - \$469		
\$10,001 - \$100,000 OVER \$100,000 OVER \$100,000 SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more. None SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more. None	IF RENTAL PROPERTY, GROSS INCOME RECEIVED	IF RENTAL PROPERTY, GROSS INCOME RECEIVED
SOURCES OF RENTAL INCOME: If you own a 10% or greater interest, list the name of each tenant that is a single source of income of \$10,000 or more. None *You are not required to report loans from a commercial lending institution made in the lender's regular course of income of \$10,000 or more. None *You are not required to report loans from a commercial lending institution made in the lender's regular course of business on terms available to members of the public without regard to your official status. Personal loans and loans received not in a lender's regular course of business must be disclosed as follows: NAME OF LENDER* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER INTEREST RATE TERM (Months/Years) HIGHEST BALANCE DURING REPORTING PERIOD SE00 - \$1,000 S1,001 S10,000 OVER \$100,000 S10,001 - \$100,000 OVER \$100,000 OVER \$100,000	\$0 - \$499 \$500 - \$1,000 \$1,001 - \$10,000	\$0 - \$499 \$500 - \$1,000 \$1,001 - \$10,000
interest, list the name of each tenant that is a single source of income of \$10,000 or more. None *You are not required to report loans from a commercial lending institution made in the lender's regular course of business on terms available to members of the public without regard to your official status. Personal loans and loans received not in a lender's regular course of business must be disclosed as follows: NAME OF LENDER* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER INTEREST RATE TERM (Months/Years) HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	\$10,001 - \$100,000 OVER \$100,000	☐ \$10,001 - \$100,000 ☐ OVER \$100,000
You are not required to report loans from a commercial lending institution made in the lender's regular course of business on terms available to members of the public without regard to your official status. Personal loans and loans received not in a lender's regular course of business must be disclosed as follows: NAME OF LENDER* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER INTEREST RATE TERM (Months/Years) HIGHEST BALANCE DURING REPORTING PERIOD S500 - \$1,000 S1,001 - \$10,000 S1,001 - \$10,000 S10,001 - \$10,000 OVER \$100,000 OVER \$100,000	interest, list the name of each tenant that is a single source of	interest, list the name of each tenant that is a single source of
You are not required to report loans from a commercial lending institution made in the lender's regular course of business on terms available to members of the public without regard to your official status. Personal loans and loans received not in a lender's regular course of business must be disclosed as follows: NAME OF LENDER* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER INTEREST RATE TERM (Months/Years)		None
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NAME OF LENDER* NAME OF LENDER*	business on terms available to members of the public	without regard to your official status. Personal loans and
BUSINESS ACTIVITY, IF ANY, OF LENDER INTEREST RATE TERM (Months/Years) ———————————————————————————————————		
BUSINESS ACTIVITY, IF ANY, OF LENDER INTEREST RATE TERM (Months/Years) ———————————————————————————————————		
INTEREST RATE TERM (Months/Years) INTEREST RATE TERM (Months/Years)	ADDRESS (Business Address Acceptable)	ADDRESS (Business Address Acceptable)
	BUSINESS ACTIVITY, IF ANY, OF LENDER	BUSINESS ACTIVITY, IF ANY, OF LENDER
HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	INTEREST RATE TERM (Months/Years)	INTEREST RATE TERM (Months/Years)
\$500 - \$1,000 \$1,001 - \$10,000 \$1,001 - \$10,000 \$1,001 - \$10,000 OVER \$100,000	%	%
\$500 - \$1,000	HIGHEST BALANCE DURING REPORTING PERIOD	HIGHEST BALANCE DURING REPORTING PERIOD
\$10,001 - \$100,000 OVER \$100,000 S100,000 OVER \$100,000		\$500 - \$1,000 \$1,001 - \$10,000
		S10,001 - \$100,000 OVER \$100,000
		Guarantor, if applicable
	Comments:	

SCHEDULE C Income, Loans, & Business Positions

(Other than Gifts and Travel Payments)

CALIFORNIA FORM	
Name	

. INCOME RECEIVED	▶ 1. INCOME RECEIVED
AME OF SOURCE OF INCOME	NAME OF SOURCE OF INCOME
California State Assembly	Meridian Network Services
DDRESS (Business Address Acceptable)	ADDRESS (Business Address Acceptable)
19712 MacArthur Blvd #150	32561 Pil De Gracia
USINESS ACTIVITY, IF ANY, OF SOURCE	BUSINESS ACTIVITY, IF ANY, OF SOURCE
	Telecom Agent/Broker
OUR BUSINESS POSITION	YOUR BUSINESS POSITION
District Coordinator	Consultant
ROSS INCOME RECEIVED No Income - Business Position Only	GROSS INCOME RECEIVED No Income - Business Position Or
7 \$500 - \$1,000	\$1,001 - \$10,000
\$10,001 - \$100,000	\$10,001 - \$100,000 OVER \$100,000
CONSIDERATION FOR WHICH INCOME WAS RECEIVED	CONSIDERATION FOR WHICH INCOME WAS RECEIVED
Salary Spouse's or registered domestic partner's income (For self-employed use Schedule A-2.)	Salary Spouse's or registered domestic partner's income (For self-employed use Schedule A-2.)
Partnership (Less than 10% ownership. For 10% or greater use Schedule A-2.)	Partnership (Less than 10% ownership. For 10% or greater use Schedule A-2.)
Sale of	Sale of
(Real property, car, boat, etc.)	(Real property, car, boat, etc.)
Loan repayment	Loan repayment
Commission or Rental Income, list each source of \$10,000 or more	Commission or Rental Income, list each source of \$10,000 or mo
	Sales Commission
	(D 1) - 1
(Describe)	(Describe)
Other	(Describe)
Other(Describe) 2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING	Other(Describe)
Other	Other (Describe) al lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as follows:	Other (Describe) al lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender lender.
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as follows:	Other
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender*	Other (Describe) al lending institution, or any indebtedness created as part the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender bws: INTEREST RATE Wone SECURITY FOR LOAN
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender*	Other
2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING * You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of LENDER* ADDRESS (Business Address Acceptable)	Other
2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING * You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER	Other (Describe) al lending institution, or any indebtedness created as part to the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender bws: INTEREST RATE Wone SECURITY FOR LOAN
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* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	Other
2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING * You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD	Other
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* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business and the public without regard to your official regular course of business and public without regard to your official regular course of business must be disclosed as followed by the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of business and the public without regard to your official regular course of busines	Other

SCHEDULE C Income, Loans, & Business Positions (Other than Gifts and Travel Payments)

CALIFORNIA FORM 700	
Name	

	▶ 1. INCOME RECEIVED
IAME OF SOURCE OF INCOME	NAME OF SOURCE OF INCOME
Ralis Services	VoIP Engineering LLC
ADDRESS (Business Address Acceptable)	ADDRESS (Business Address Acceptable)
1 City Blvd. #600, Orange, CA 92868	1641 Briar Rose, Costa Mesa, CA 92626
BUSINESS ACTIVITY, IF ANY, OF SOURCE	BUSINESS ACTIVITY, IF ANY, OF SOURCE
Financial Services	Network Consulting Services
YOUR BUSINESS POSITION	YOUR BUSINESS POSITION
Engineer	Owner
GROSS INCOME RECEIVED No Income - Business Position Only	GROSS INCOME RECEIVED No Income - Business Position On
\$500 - \$1,000	\$500 - \$1,000 \$1,001 - \$10,000
310,001 - \$100,000 OVER \$100,000	\$10,001 - \$100,000 OVER \$100,000
CONSIDERATION FOR WHICH INCOME WAS RECEIVED	CONSIDERATION FOR WHICH INCOME WAS RECEIVED
Salary Spouse's or registered domestic partner's income (For self-employed use Schedule A-2.)	Salary Spouse's or registered domestic partner's income (For self-employed use Schedule A-2.)
Partnership (Less than 10% ownership. For 10% or greater use Schedule A-2.)	Partnership (Less than 10% ownership. For 10% or greater use Schedule A-2.)
Sale of	Sale of
(Real property, car, boat, etc.)	(Real property, car, boat, etc.)
Loan repayment	Loan repayment
Commission or Rental Income, list each source of \$10,000 or more	Commission or Rental Income, list each source of \$10,000 or more
(Describe)	(Describe)
Other(Describe)	Other(Describe)
	(Describe)
 2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING 	G PERIOD
2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING * You are not required to report loans from a commercial retail installment or credit card transaction, made in	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lenderws:
 2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING You are not required to report loans from a commercial retail installment or credit card transaction, made in to members of the public without regard to your official 	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lende
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender*	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lenderws:
 2. LOANS RECEIVED OR OUTSTANDING DURING THE REPORTING You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as follows: 	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender ows: INTEREST RATE None None
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender*	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender ows: INTEREST RATE None SECURITY FOR LOAN
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender*	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender ows: INTEREST RATE None None
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable)	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available at status. Personal loans and loans received not in a lender ows: INTEREST RATE TERM (Months/Years) Mone SECURITY FOR LOAN Personal residence
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable)	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender ows: INTEREST RATE TERM (Months/Years)
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender ows: INTEREST RATE Whome SECURITY FOR LOAN None Real Property Street address
* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender ows: INTEREST RATE TERM (Months/Years)
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* You are not required to report loans from a commerci a retail installment or credit card transaction, made in to members of the public without regard to your official regular course of business must be disclosed as followable of Lender* ADDRESS (Business Address Acceptable) BUSINESS ACTIVITY, IF ANY, OF LENDER HIGHEST BALANCE DURING REPORTING PERIOD \$500 - \$1,000	ial lending institution, or any indebtedness created as part of the lender's regular course of business on terms available al status. Personal loans and loans received not in a lender ows: INTEREST RATE TERM (Months/Years)