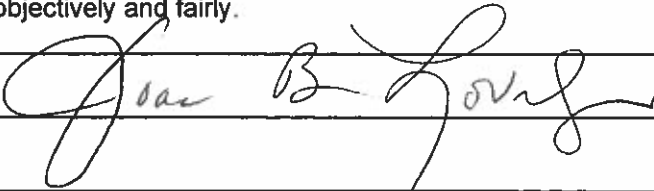


**DISCLOSURE OF APPEARANCE OF CONFLICT OF INTEREST
AS REQUIRED BY G. L. c. 268A, § 23(b)(3)**

PUBLIC EMPLOYEE INFORMATION	
Name of public employee:	Joan B. Lovely
Title or Position:	State Senator, Second Essex
Agency/Department:	Massachusetts State Senate
Agency address:	Massachusetts State House 24 Beacon Street, Room 413-D Boston, MA 02133
Office Phone:	617-722-1410
Office E-mail:	Joan.Lovely@masenate.gov
	In my capacity as a state, county or municipal employee, I am expected to take certain actions in the performance of my official duties. Under the circumstances, a reasonable person could conclude that a person or organization could unduly enjoy my favor or improperly influence me when I perform my official duties, or that I am likely to act or fail to act as a result of kinship, rank, position or undue influence of a party or person. I am filing this disclosure to disclose the facts about this relationship or affiliation and to dispel the appearance of a conflict of interest.
APPEARANCE OF FAVORITISM OR INFLUENCE	
Describe the issue that is coming before you for action or decision.	During the remainder of the 2025-2026 legislative session, the Senate may consider several bills affecting the real estate industry, including, but not limited to, S.3178, <i>An Act Relative to Economic Development in the Commonwealth</i> , and any amendments thereto.
What responsibility do you have for taking action or making a decision?	As a member of the Senate, I may review, consider, publicly comment on, vote on, and take other actions on general legislation and other matters that may impact the real estate industry.
Explain your relationship or affiliation to the person or organization.	My husband and I own a rental property together, I separately own a second rental property, and my son owns a rental property.
How do your official actions or decision matter to the person or organization?	My official actions or decisions could affect policy areas in which members of the real estate industry, like my husband, have interests.

Optional: Additional facts – e.g., why there is a low risk of undue favoritism or improper influence.	While no current conflicts of interest exist, out of an abundance of caution, I am filing this disclosure to dispel any appearance of a conflict.
If you cannot confirm this statement, you should recuse yourself.	WRITE AN X TO CONFIRM THE STATEMENT BELOW. ☒ Taking into account the facts that I have disclosed above, I feel that I can perform my official duties objectively and fairly.
Employee signature:	
Date:	July 23, 2026

Attach additional pages if necessary.

Not elected to your public position – file with your appointing authority.

Elected state or county employees – file with the State Ethics Commission.

Members of the General Court – file with the House or Senate clerk or the State Ethics Commission.

Elected municipal employee – file with the City Clerk or Town Clerk.

Elected regional school committee member – file with the clerk or secretary of the committee.