



# FINANCIAL DISCLOSURE REPORT

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## FILER INFORMATION

**Name:** Monica De La Cruz Hernandez  
**Status:** Congressional Candidate  
**State/District:** TX15

## FILING INFORMATION

**Filing Type:** Candidate Report  
**Filing Year:** 2022  
**Filing Date:** 08/15/2022

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Cash Value Life Insurance ⇒ New York Life - Joseph D Uribe [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Joseph D Uribe - Whole Life [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Monica Whole Life [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ New York Life -Michael J Uribe [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Sophia A Uribe - Whole Life [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ Michael J Uribe [WU]		\$1,001 - \$15,000	None		

<b>Asset</b>	<b>Owner</b>	<b>Value of Asset</b>	<b>Income Type(s)</b>	<b>Income Current Year to Filing</b>	<b>Income Preceding Year</b>
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ Monica De La Cruz - Whole Life [WU]		\$15,001 - \$50,000	None		
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ Sophia A Uribe [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ Sophia A Uribe - Whole Life [WU]		\$1,001 - \$15,000	None		
Freedom Bank [BA]		\$1,001 - \$15,000	None		
JSM De La Cruz Holdings LLC, 100% Interest [OL]  LOCATION: TX, TX, US DESCRIPTION: rent collected from properties		\$1,000,001 - \$5,000,000	Rent	\$100,001 - \$1,000,000	\$100,001 - \$1,000,000
LoneStar National Bank [BA]		\$1,001 - \$15,000	None		
My HSA Account [BA]		\$1 - \$1,000	None		
New York Life Annuity ⇒ Janus Henderson Global Research Portfolio [OT]  DESCRIPTION: annuity		\$1,001 - \$15,000	None		
Retirement ⇒ New York Life ⇒ Fixed Dollar Fund ⇒ New York Life 401K [MF]		\$15,001 - \$50,000	None		
Retirement ⇒ New York Life ⇒ Income Builder ⇒ New York Life 401K [MF]		\$15,001 - \$50,000	None		
Retirement ⇒ New York Life Annuity ⇒ Fidelity VIP Contrafund ⇒ New York Life Annuity [MF]		\$1,001 - \$15,000	None		
Retirement ⇒ New York Life Annuity ⇒ Main Stay VP T Rowe Equity Income ⇒ New York Life Annuity [MF]		\$1,001 - \$15,000	None		
Retirement ⇒ New York Life Annuity ⇒ MainStay Janus Henderson Balanced ⇒ New York Life Annuity [MF]		\$1,001 - \$15,000	None		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Retirement ⇒ New York Life Annuity ⇒ MainStay VP Large Cap Growth ⇒ New York Life Annuity [OT] DESCRIPTION: Annuity		\$1,001 - \$15,000	None		
Retirement ⇒ New York Life Annuity ⇒ Mainstay VP MackKay Mid Cap Core ⇒ New York Life Annuity [OT] DESCRIPTION: Annuity		\$1,001 - \$15,000	None		
Retirement ⇒ New York Life Annuity ⇒ MainStay VP Mellon Natural Resources ⇒ New York Life Annuity [MF]		\$1,001 - \$15,000	None		
Rio Bank [BA]		\$15,001 - \$50,000	None		

\* Asset class 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 Current Year to Filing	Amount Preceding Year
DLC Insurance	Salary	\$28,000.00	\$44,000.00

## SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Small Business Administration	November 2015	Commercial Property	\$250,001 - \$500,000
	Vantage Bank	September 2019	SBA Loan for Navi Business Group	\$100,001 - \$250,000
	Chase Bank	February 2017	Investment Home - Laddie	\$100,001 - \$250,000
	PennyMac	September 2019	Investment Home - Iron clad	\$100,001 - \$250,000
	Chase Bank	February 2017	Primary Home - June Drive	\$250,001 - \$500,000
	Shellpoint	June 2021	Cedar Lane -Schertz	\$100,001 - \$250,000

**SCHEDULE E: POSITIONS**

Position	Name of Organization
President	DLC Insurance Inc
President	JSM De La Cruz Holdings LLC

**SCHEDULE F: AGREEMENTS**

None disclosed.

**SCHEDULE J: COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE**

None disclosed.

**SCHEDULE A ASSET CLASS DETAILS**

- o Cash Value Life Insurance (100% Interest)  
LOCATION: TX, TX, US
- o Cash Value Life Insurance ⇒ New York Life Insurance  
LOCATION: US
- o Cash Value Life Insurance ⇒ State Farm Life Insurance  
LOCATION: US
- o New York Life Annuity
- o Retirement
- o Retirement ⇒ New York Life
- o Retirement ⇒ New York Life ⇒ Fixed Dollar Fund
- o Retirement ⇒ New York Life ⇒ Income Builder
- o Retirement ⇒ New York Life Annuity
- o Retirement ⇒ New York Life Annuity ⇒ Fidelity VIP Contrafund
- o Retirement ⇒ New York Life Annuity ⇒ Main Stay VP T Rowe Equity Income
- o Retirement ⇒ New York Life Annuity ⇒ MainStay Janus Henderson Balanced
- o Retirement ⇒ New York Life Annuity ⇒ MainStay VP Large Cap Growth
- o Retirement ⇒ New York Life Annuity ⇒ Mainstay VP MackKay Mid Cap Core
- o Retirement ⇒ New York Life Annuity ⇒ MainStay VP Mellon Natural Resources

**EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION**

**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:** Monica De La Cruz Hernandez , 08/15/2022