



FINANCIAL DISCLOSURE REPORT

Clerk of the House of Representatives • Legislative Resource Center • 135 Cannon Building • Washington, DC 20515

FILER INFORMATION

Name: Hon. Monica De La Cruz
Status: Congressional Candidate
State/District: TX15

FILING INFORMATION

Filing Type: Amendment Report
Filing Year: 2022
Filing Date: 07/26/2023
Period Covered: 01/01/2020– 12/31/2021

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 Insurance ⇒ DC1 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC2 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC3 whole life insurance policy (1) [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ DC3 whole life insurance policy (2) [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Self Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒		\$1,001 - \$15,000	None		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
DC1 Whole Life Insurance Policy [WU]					
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC2 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		
DC2 Whole Life Insurance Policy [WU]					
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC2 Whole Life Insurance Policy (1) [WU]		\$1,001 - \$15,000	None		
DC2 Whole Life Insurance Policy (1) [WU]					
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ Self Whole Life Insurance Policy [WU]		\$15,001 - \$50,000	None		
Self Whole Life Insurance Policy [WU]					
DCL Insurance, 100% Interest [OT]		None	Business Income	\$15,001 - \$50,000	\$15,001 - \$50,000
DESCRIPTION: Insurance agency with an exclusive agreement with State Farm. Personal salary paid through this business.					
Freedom Bank Cash Account [BA]		\$1,001 - \$15,000	None		
Freedom Bank Cash Account [BA]					
HSA [BA]		\$1 - \$1,000	None		
HSA [BA]					
JSM De La Cruz Holdings, LLC ⇒ Commercial Rental Property [RP]		\$500,001 - \$1,000,000	Rent	\$50,001 - \$100,000	\$50,001 - \$100,000
LOCATION: Alamo, TX, US					
JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 1 [RP]		\$100,001 - \$250,000	Rent	\$15,001 - \$50,000	\$15,001 - \$50,000
LOCATION: Galveston, TX, US					
JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 2 [RP]		\$250,001 - \$500,000	Rent	\$15,001 - \$50,000	\$15,001 - \$50,000
LOCATION: Schertz, TX, US					
JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 3 [RP]		\$100,001 - \$250,000	Rent	\$15,001 - \$50,000	\$15,001 - \$50,000
LOCATION: San Antonio, TX, US					
Lonestar National Bank Cash Account [BA]		\$1,001 - \$15,000	None		
Lonestar National Bank Cash Account [BA]					
New York Life 401(k) ⇒ Fixed Dollar Option Portfolio [OT]		\$15,001 - \$50,000	Tax-Deferred		
DESCRIPTION: Fixed Dollar Option: Provides a fixed or stated return, meaning that the return is for a set period of time.					

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
New York Life 401(k) ⇒ Mainstay Income Buildier Fund [MF]		\$15,001 - \$50,000	Tax-Deferred		
New York Life Annuity ⇒ Janus Henderson VIT Global Research Portfolio [MF] DESCRIPTION: Variable Annuity		\$1,001 - \$15,000	Tax-Deferred		
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Fidelity VIP Contrafund [MF]		\$1,001 - \$15,000	Tax-Deferred		
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Janus Henderson Balanced Portfolio [MF]		\$1,001 - \$15,000	Tax-Deferred		
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP MackKay Mid Cap Core Portfolio [MF]		\$1,001 - \$15,000	Tax-Deferred		
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Mellon Natural Resources [MF]		\$1,001 - \$15,000	Tax-Deferred		
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP T Rowe Equity Income Portfolio [MF]		\$1,001 - \$15,000	Tax-Deferred		
Rio Bank Cash Account [BA]		\$15,001 - \$50,000	None		
State Farm 529 Savings Plan ⇒ DC2 Age Based 13-15 Portfolio [5P] LOCATION: TX		\$15,001 - \$50,000	Tax-Deferred		
State Farm 529 Savings Plan ⇒ DC3 Age Based 13-14 Portfolio [5P] LOCATION: TX		\$15,001 - \$50,000	Tax-Deferred		

* 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, Alamo TX	\$250,001 - \$500,000
	Vantage Bank	September 2019	SBA Loan for Navi Business Group	\$100,001 - \$250,000
	Chase Bank	February 2017	Residential Rental Property, San Antonio, TX	\$100,001 - \$250,000
	PennyMac	September 2019	Residential Rental Property, League City, TX	\$100,001 - \$250,000
	Chase Bank	February 2017	Primary Residence, McAllen, TX	\$250,001 - \$500,000
	Shellpoint	June 2021	Residential Rental Property, Schertz, TX	\$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

- Cash Value Life Insurance ⇒ New York Life Insurance
LOCATION: US
- Cash Value Life Insurance ⇒ State Farm Life Insurance
LOCATION: US
- JSM De La Cruz Holdings, LLC (100% Interest)
LOCATION: US
DESCRIPTION: Holds real estate rental properties
- New York Life 401(k)
- New York Life Annuity
- New York Life Annuity ⇒ New York Life Traditional IRA
- State Farm 529 Savings Plan
LOCATION: TX
DESCRIPTION: I own two 529Plans. 1 for each child. Sophia Uribe Joseph Uribe

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: Hon. Monica De La Cruz , 07/26/2023