



Filing ID #10075630

FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

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

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2025
Filing Date: 05/25/2026

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
First Commercial Bank [BA]		\$1,001 - \$15,000	Interest	\$201 - \$1,000	☐
Rio Bank Accounts [BA]		\$1,001 - \$15,000	Interest	\$1 - \$200	☐
Rio Bank Savings Account [BA]		\$1,001 - \$15,000	Interest	\$1 - \$200	☐
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 [WU]		\$1,001 - \$15,000	None		☐
Cash Value Life Insurance ⇒ New York Life Insurance ⇒ Self Whole Life Insurance Policy [WU]		\$15,001 - \$50,000	None		☐
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC1 Whole Life Insurance Policy [WU]		\$15,001 - \$50,000	None		☐
DESCRIPTION: Value increase; no reportable transactions					

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC2 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		☐
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ DC3 Whole Life Insurance Policy [WU]		\$1,001 - \$15,000	None		☐
DESCRIPTION: Misidentified as NY Life on prior reports					
Cash Value Life Insurance ⇒ State Farm Life Insurance ⇒ Self Whole Life Insurance Policy [WU]		\$15,001 - \$50,000	None		☐
JSM De La Cruz Holdings, LLC ⇒ Freedom Bank Accounts [BA]		\$1,001 - \$15,000	None		☐
JSM De La Cruz Holdings, LLC ⇒ Residential Rental Property 2 [RP]		\$250,001 - \$500,000	Rent	\$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	☐
LOCATION: San Antonio, TX, US					
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.					
New York Life 401(k) ⇒ Vanguard Target Retirement 2025 Fund (VTTVX) [MF]		\$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 ⇒ Janus Henderson VIT Global Research Portfolio [MF]		\$1,001 - \$15,000	Tax-Deferred		☐
DESCRIPTION: Variable Annuity					
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP American Century Sustainable Equity - Initial Class [OT]		\$1,001 - \$15,000	Tax-Deferred		☐
DESCRIPTION: Excepted Investment Fund					
New York Life Annuity ⇒ New York Life Traditional IRA ⇒		\$1,001 - \$15,000	Tax-Deferred		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Mainstay VP Janus Henderson Balanced Portfolio [MF]					
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 Wellington Mid Cap - Initial Class [OT] DESCRIPTION: Excepted Investment Fund		\$1,001 - \$15,000	Tax-Deferred		☐
New York Life Annuity ⇒ New York Life Traditional IRA ⇒ Mainstay VP Winslow Large Cap Growth - Initial Class [OT] DESCRIPTION: Excepted Investment Fund		\$1,001 - \$15,000	Tax-Deferred		☐
State Farm 529 Savings Plan ⇒ DC1 Age Based 17-18 Portfolio [5P] LOCATION: TX		\$15,001 - \$50,000	Tax-Deferred		☐
State Farm 529 Savings Plan ⇒ DC2 Age Based 19+ Portfolio [5P] LOCATION: TX		\$15,001 - \$50,000	Tax-Deferred		☐
State Farm IRA ⇒ BlackRock LifePath Index ⇒ BlackRock LifePath Index 2040 Port Insti Cl (LIKIX) [MF]		\$1,001 - \$15,000	Tax-Deferred		☐

* Investment Vehicle 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 B: TRANSACTIONS

None disclosed.

SCHEDULE C: EARNED INCOME

None disclosed.

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Chase Bank	February 2017	Residential Rental Property, San Antonio, TX	\$100,001 - \$250,000

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Chase Bank	February 2017	Primary Residence, Edinburg, 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	JSM De La Cruz Holdings, LLC

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE G: GIFTS

None disclosed.

SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

None disclosed.

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

SCHEDULE A AND B INVESTMENT VEHICLE DETAILS

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

EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

IPO: Did you purchase any shares that were allocated as a part of an Initial Public Offering?

☐ Yes ☒ No

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 , 05/25/2026