Incident Management
EthicsPoint

Case

Go to Compliance Hub CT

- Home
- Cases
  - All Cases
  - Cases by Tier
  - Tier - City of Las Cruces, NM Public
  - Case 488
    - General Case Info
    - Case Details
    - Follow-ups
    - Assignments & Access
    - Participants2
    - Attachments
    - Synopsis
    - Case Notes
    - History
- Open New Case
- Assignments
- Analytics
- Admin

Case 488-Fraud
Reminders Join Chat Delete Case
Opened
12/12/2025
Days Open
Less than 24 hours
Last modified
12/12/2025
Intake Method
Hotline Web
Status
In Process

Alert Status
None

Case Details

View Versions New Translation

Reported tier information

Case type:
Allegation

Intake method:
Hotline Web

Location

Organization/Building name:
City of Las Cruces, NM (Public)

Location/Address:
MARINER FINANCE
2750 Mall Drive Suite 220
Las Cruces, NM 88011

City:
Las Cruces

State/Province:
NM

ZIP/Postal code:
88001

Country/Territory:
United States

Location Name:
City of Las Cruces Main

Reporter Information

Reporter anonymous:
No

Reporter first name:
Armando

Reporter last name:
Chavez-Rivera

Phone number:
5125523154

Email address:
chavezriveraarmando@gmail.com

Contact availability:
any time

Case Information

Relationship to the Company or Organization?
Other

Please identify the person(s) engaged in this behavior:
Unknown

Do you suspect or know that a supervisor or management is involved?
Do Not Know / Do Not Wish To Disclose

Is management aware of this problem?
Yes

What is the general nature of this matter?
I discovered yesterday (Dec 11, 2025) information about a fraudulent transaction at Mariner Finance, located at 2750 Mall Drive, Suite 220, Las Cruces, NM 88011. I have never had a relationship or account with this institution. I live in Houston, Texas. However, someone has obtained money in Mariner Finance in Las Cruces by submitting my personal information, including my name, Social Security number, and phone number. I contacted Mariner Finance in Las Cruces, NM, and spoke with an employee named Omar Henriquez. He informed me that they do not take action until they receive a police report. That is a wrong advice, according to the central office of Mariner Finance. However, I visited the Houston Police Department yesterday and reported the incident, which was assigned incident number 1616233-25. I spoke with Officer Banda, and the report submitted to the Cyber and Financial Crimes unit should contain the information I provided tonight. Mariner Finance central office has already been notified about this situation.

I have been left with the impression that Mariner Finance in Las Cruces is not taking my fraud report seriously. They have requested that I first file a police report and then send them a copy by mail, which takes two weeks to process. During this time, Mariner Finance is not taking any measures to prevent further fraudulent activities related to the information they received and the funds they disbursed to an unknown individual. I have been disappointed with the reception of my complaint by Mariner Finance, and it appears that they are deliberately delaying action. As a victim of bank fraud, I need Mariner Finance to respond promptly and effectively to resolve this situation, but unfortunately, that has not been my experience so far.

Where did this incident or violation occur?
July 2025.

Please provide the specific or approximate time this incident occurred:
I live in Houston: 4507 Hazard St., Houston, TX 77098. I went to the Houston Police Department yesterday and submitted a report about the incident.
I found a suspicious domicile address in NM in my credit card report from TransUnion. I guess that address has a relation with this fraud because it is also linked with the date: July 2025. I never lived in that address, and I don't have any relation with people in that place or address.

The suspicious domicile address of New Mexico in my full credit card report is: 106 Mesa Verde Dr. Sunland Park, NM 88063-9064

This is the information of the Houston Police Department report submitted on December 11, around 6 pm.
Incident No. 1616233-25
Title: Fraud Forgery
Officer: Banda

I call today (December 12) to the Cyber & Financial Crimes in Houston and they already received the information that I submitted to the Houston Police Department yesterday about the fraud and the Mariner Finance in Las Cruces linked with the loan.

How long do you think this problem has been going on?
3 months to a year

How did you become aware of this violation?
It happened to me

If other, how?
Bank of America called me that something was wrong in my credit card report and I requested a full credit card report from TransUnion. I found the information about the fraud in the TransUnion report yesterday.

Please identify any persons who have attempted to conceal this problem and the steps they took to conceal it:
I called yesterday (Dic 11) to Mariner Finance in Maryland (central office), and also Mariner Finance in Las Cruces (Omar Henriquez). Mr Henriquez didn't apology for this situation and told me that they don't do anything until they receive a printed copy of my police report by postal mail and certified. However, Mariner Finance Customer Service (main office in Maryland) told me today that that information is wrong. Mariner Finance in Las Cruces has to take action about this fraud even if they don't receive a police report.

Case Details:
I have been disappointed with the reception of my complaint by Mariner Finance in Las Cruces. As a victim of bank fraud, I need Mariner Finance to respond promptly and effectively to resolve this situation and fraud, but unfortunately, that has not been my experience so far. Yesterday, I submitted a report about the fraud incident to the Federal Trade Commission. I am urgently taking all steps to clarify this situation.

Legacy information