



U.S. Department of the Treasury
Office of Foreign Assets Control

February 2026

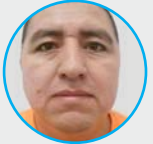
CJNG Timeshare Fraud Network

Owned/Controlled Newly Designated Previously Designated Familial Link

CJNG Leadership



Ruben Oseguera Cervantes
a.k.a. "Mencho"



Audias Flores Silva
a.k.a. "Jardinero"

Kovay Gardens Fraudsters



Carlos Humberto Rivera Miramontes



Michael Ibarra Diaz, Jr.

CJNG Timeshare Fraud Operators



Jose Luis Gutierrez Ochoa
a.k.a. "Tolin"



Oscar Enrique Jimenez Tapia
a.k.a. "Tagayas"



Jonathan Faustino Rios Gonzalez
a.k.a. "Johnny Hood"



Jose Eduardo Palacios Rodriguez



CJNG

- Kovay Gardens**
- Administradora y Comercializadora del Mar, S.A. de C.V.



Carlos Humberto Rivera Miramontes

- Asesoría y Servicios Importadores, S.A. de C.V.
- Corporativo Controlador Explora, S.A. de C.V.
- Solugas Soluciones en Gasolineras, S.A. de C.V.
- Punto 54, S.A. de C.V.
- High Land Park, S.A. de C.V.
- Colinas Proyectos Y Construcciones, S.A. de C.V.
- Ornitorrinco Inmobiliaria, S.A. de C.V.
- VG Desarrollos De La Bahia, S.A. de C.V.
- Deep Blue Desarrollos, S. de R.L. de C.V.
- Deep Blue Servicios, S.A. de C.V.
- Estrategia PVR, S. de R.L. de C.V.
- Reef Administracion Avanzada, S. de R.L. de C.V.



Oscar Enrique Jimenez Tapia

- Club Deportivo de Formacion al Futbol GMX, S. de R.L. de C.V.



Jose Eduardo Palacios Rodriguez

- Constructora Palacios PV, S.A. de C.V.
- Agencia de Servicios Turisticos Internacionales G8, S.A. de C.V.
- Corporativo de Transferencias Internacionales de Bienes Raices, S.A. de C.V.

1



Kovay Gardens lures potential buyers from the United States and elsewhere to timeshare presentations

2



Kovay Gardens uses deceptive sales practices to entice buyers

3



Kovay Gardens engages in additional scams, such as the systematic overcharging of credit cards

4



Kovay Gardens shares its customer database with proprietary CJNG-controlled boiler rooms, facilitating timeshare resale scams, timeshare re-rent scams, and timeshare re-victimization scams



La Cruz de Huanacastle

5



CJNG operators collect a portion of the money taken from defrauded owners of timeshare at Kovay Gardens



Nayarit



Puerto Vallarta