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Department of Justice

U.S. Attorney's Office

District of Columbia

FOR IMMEDIATE RELEASE

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Police Officer Indicted on Federal Bank Fraud Charge Involving Paycheck Protection Program Loans

Allegedly Submitted False and Fraudulent Application to Get \$18,345 in Loans

WASHINGTON – A Metropolitan Police Department (MPD) Officer was indicted today on a federal bank fraud charge stemming from a scheme involving \$18,345 in Paycheck Protection Program (PPP) loans.

The announcement was made by Acting U.S. Attorney Channing D. Phillips and Wayne A. Jacobs, Special Agent in Charge of the FBI Washington Field Office's Criminal Division.

Roberto Adams, 34, was indicted by a grand jury in the U.S. District Court for the District of Columbia. He was arrested on Aug. 13, 2021, following the filing of a criminal complaint in the case and remains free on personal recognizance pending further proceedings. The indictment includes a forfeiture count seeking an \$18,345 money judgment.

According to the indictment, Adams made false and fraudulent claims last year to take advantage of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, a federal law that is designed to provide emergency financial assistance to millions of Americans who are suffering the economic effects resulting from the COVID-19 pandemic. One source of relief provided by the CARES Act is the authorization of forgivable loans to small businesses for job retention and certain other expenses through the PPP. The PPP allows qualifying small businesses and other organizations to receive loans with a maturity of two years and an interest rate of one percent. Businesses must use PPP loan proceeds for payroll costs, interest on mortgages, rent and utilities. The PPP allows the interest and principal to be forgiven if businesses spend the proceeds on these expenses within a set timeframe and use at least a certain percentage of the loan towards payroll expenses.

As alleged in the indictment, Adams sought and received approximately \$18,345 in PPP loans through an application to a participating financial lender on behalf of SUPERKLEAN LLC, a Maryland corporation. On loan documents submitted to an FDIC-insured financial institution, Adams claimed to be an eligible self-employed individual with a monthly payroll of \$7,338 and sought a forgivable loan to cover payroll expenses. Adams further certified that his business was in operation on Feb. 15, 2020, and "had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC." He also certified that all loan proceeds would be "used only for business-related

purposes as specified in the loan application.” Adams submitted a false and fraudulent 2019 Form 1040 Schedule C reporting \$94,250 in gross income, \$4,120 in expenses, and \$88,060 in profits for SUPERKLEAN (which calculates to net profits of \$7,338 per month). The Schedule C form indicated that Adams was the sole proprietor and that the business provided janitorial services. Tax records confirm that this 2019 Form 1040 Schedule C was never filed with the Internal Revenue Service, as was falsely and fraudulently claimed in the PPP loan application.

The loan application was approved, and the funds were electronically deposited in Adams’s bank account on Aug. 4, 2020.

An indictment is merely an allegation and all defendants are presumed innocent until proven guilty beyond a reasonable doubt in a court of law.

The case was investigated by the FBI’s Washington Field Office. It is being prosecuted by Assistant U.S. Attorney Joshua S. Rothstein of the Fraud Section of the U.S. Attorney’s Office for the District of Columbia.

On May 17, 2021, the Attorney General established the COVID-19 Fraud Enforcement Task Force to marshal the resources of the Department of Justice in partnership with agencies across government to enhance efforts to combat and prevent pandemic-related fraud. The Task Force bolsters efforts to investigate and prosecute the most culpable domestic and international criminal actors and assists agencies tasked with administering relief programs to prevent fraud by, among other methods, augmenting and incorporating existing coordination mechanisms, identifying resources and techniques to uncover fraudulent actors and their schemes, and sharing and harnessing information and insights gained from prior enforcement efforts.

For more information on the department’s response to the pandemic, please visit <https://www.justice.gov/coronavirus> .

Anyone with information about allegations of attempted fraud involving COVID-19 can report it by calling the Department of Justice’s National Center for Disaster Fraud Hotline at 866-720-5721 or via the NCDF Web Complaint Form at: <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>

Topic(s):

Coronavirus

Financial Fraud

Component(s):

Federal Bureau of Investigation (FBI)

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