



THE UNITED STATES ATTORNEY'S OFFICE

EASTERN DISTRICT *of* VIRGINIA

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Department of Justice

U.S. Attorney's Office

Eastern District of Virginia

FOR IMMEDIATE RELEASE

Wednesday, June 24, 2020

Virginia Married Couple Arrested for COVID-Relief Loan Fraud

ALEXANDRIA, Va. – An Ashburn woman made her initial appearance in federal court this afternoon for conspiracy to commit wire fraud after allegedly submitting false loan applications in connection with the COVID-19 outbreak that resulted in the disbursement of over \$1.4 million in proceeds under the Paycheck Protection Program (“PPP”).

Monica Magdalena Jaworska, 43, and her husband and co-defendant, Tarik Jaafar, 42, were arrested at John F. Kennedy International Airport on June 20, 2020, as they were attempting to flee to Poland. According to court documents, between April and May 2020, Jaworska and Jaafar submitted eighteen PPP loan applications containing materially false statements to twelve financial institutions in the names of four business entities. Relief provided by the CARES Act authorized up to \$349 billion in forgivable loans to small businesses for job retention and certain permissible expenses, including payroll costs, rent, and utilities. The applications submitted by Jaworska and Jaafar allegedly were false because they claimed certain payroll tax returns were filed with the Internal Revenue Service (IRS) for each of the four businesses, when they were not in fact filed with the IRS.

As a result of the false statements, three financial institutions disbursed four loans totaling \$1,438,500. While some of the funds were subsequently frozen, Jaafar was able to withdraw at least \$30,000 in cash.

If convicted, Jaworska and Jaafar each face a maximum penalty of 20 years in prison. Actual sentences for federal crimes are typically less than the maximum penalties. A federal district court judge will determine any sentence after taking into account the U.S. Sentencing Guidelines and other statutory factors.

The Department of Justice remains vigilant in detecting, investigating, and prosecuting wrongdoing related to the COVID-19 pandemic. Under the leadership of Attorney General William Barr, U.S. Attorneys appointed Coronavirus Fraud Coordinators to work with federal, state, local and tribal law enforcement partners to protect the public from scammers who are attempting to prey upon fears. The Department is also committed to preventing hoarding and price gouging for critical supplies during this crisis. To address this, Attorney General Barr created the COVID-19 Hoarding and Price Gouging Task Force. If you think you are a victim of a scam or attempted fraud involving COVID-19, contact the National Center for Disaster Fraud Hotline at 866-720-5721 or via email at disaster@leo.gov. Members of the public in the Eastern District of Virginia are also encouraged to call 804-819-5416, or email USAVAE.COVID19@USDOJ.GOV to reach their local Coronavirus Fraud Coordinator.

G. Zachary Terwilliger, U.S. Attorney for the Eastern District of Virginia; James A. Dawson, Special Agent in Charge of the Criminal Division for the FBI's Washington Field Office; and Hannibal "Mike" Ware, Inspector General of the Small Business Administration (SBA), made the announcement. Assistant U.S. Attorneys William Fitzpatrick and Kimberly Shartar are prosecuting the case.

Agents from the FBI's John F. Kennedy International Airport Resident Agency, which included agents from U.S. Customs and Border Protection, assisted in the arrest.

A copy of this press release is located on the website of the [U.S. Attorney's Office](#) for the Eastern District of Virginia. Related court documents and information are located on the website of the [District Court](#) for the Eastern District of Virginia or on [PACER](#) by searching for Case No. 1:20-mj-167.

A criminal complaint is merely an accusation. The defendants are presumed innocent until proven guilty.

Topic(s):

Coronavirus

Component(s):

[USAO - Virginia, Eastern](#)

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