

**PRESS RELEASE**

# **Silver Spring Woman Pleads Guilty to Unemployment Insurance Fraud Scheme**

Tuesday, February 17, 2026

**For Immediate Release**

U.S. Attorney's Office, District of Maryland

**Baltimore, Maryland** – A Silver Spring, Maryland, woman entered a guilty plea in federal court today, in connection with an unemployment insurance (UI) fraud scheme.

Elizabeth Maria Ceballos, 49, pled guilty to conspiracy to commit wire fraud and aggravated identity theft.

Kelly O. Hayes, U.S. Attorney for the District of Maryland, announced the guilty plea with Inspector General Anthony P. D'Esposito, U.S. Department of Labor – Office of Inspector General (DOL-OIG), and Special Agent in Charge Christopher Heck, Homeland Security Investigations (HSI) – Maryland.

According to public documents, beginning in at least May 2020, and continuing through at least September 2021, Ceballos, and Vanessa Valdez, 42, of Burtonsville, Maryland, engaged in a conspiracy and scheme to defraud and obtain money by means of materially false and fraudulent pretenses, representations, and promises, in connection with a UI fraud scheme.

Specifically, Ceballos and Valdez used personal identifiable information (PII) of others to submit false and fraudulent claims to the Maryland Department of Labor (MD-DOL) for UI benefits. Ceballos and Valdez then used the UI benefits, which were designated to assist unemployed or underemployed persons due to the COVID-19 national emergency, for their own personal enrichment.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act — a federal law enacted in March 2020 — provided emergency financial assistance to Americans suffering from the economic effects of the COVID-19 pandemic. It also authorized increased UI benefits.

As a part of her guilty plea, Ceballos also admitted she assisted Valdez with fraud related to Paycheck Protection Program (PPP) loan and Economic Injury Disaster Loan (EIDL) funds. Established by the CARES Act, the PPP — administered through the Small Business Administration — along with the EIDL, helped businesses meet their financial obligations. An EIDL advance does not have to be repaid, and small businesses can receive an advance, even if they are not approved for an EIDL loan. The maximum advance amount is \$10,000.

Ceballos faces a maximum sentence of 22 years in federal prison, including a mandatory two years, consecutive to any other imposed sentence, for aggravated identity theft. Sentencing is scheduled for Monday, August 3, at 10 a.m.

Valdez previously pled guilty to conspiracy to commit wire fraud and aggravated identity theft in December 2025. Valdez also faces a maximum sentence of 22 years in federal prison, including a mandatory two years, consecutive to any other imposed sentence, for aggravated identity theft. Valdez's sentencing date is forthcoming.

U.S. Attorney Hayes commended the DOL-OIG and HSI Maryland for their work in the investigation. Ms. Hayes also thanked Assistant U.S. Attorney Philip Motsay who is prosecuting the case.

The District of Maryland Strike Force is one of five strike forces established throughout the United States by the U.S. Department of Justice to investigate and prosecute COVID-19 fraud, including fraud relating to the CARES Act. Strike forces focus on large-scale, multi-state pandemic relief fraud perpetrated by criminal organizations and transnational actors. The strike forces are interagency law enforcement efforts that use prosecutor-led and data-analyst-driven teams designed to identify and bring to justice those who stole pandemic relief funds.

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 (NCDF) Hotline at 866-720-5721 or via the NCDF Web Complaint Form at: <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>.

For more information about the Maryland U.S. Attorney's Office, its priorities, and resources available to report fraud, visit [justice.gov/usao-md](https://justice.gov/usao-md) and [justice.gov/usao-md/community-outreach](https://justice.gov/usao-md/community-outreach).

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