

The Bold And The Brainless

I am fairly sure this is the same idiot that I have baited 3 times before (Anita Loan and a Brain). The emails are almost exact and the email address is set up the same way - lindaloanfirm@sify.com – as the other 3 baits. This one actually came to my work email, not my Yahoo box like the others. I think I'll confuse this idiot asking her questions she can't possibly answer.

Dear Customer,

I am Mrs Anita of Linda Loan Company. I want to let you know that we offer all kind of loan services, both secured and unsecured loan. In this company, we give out loans on the bases of trust and equity. If you work sincerely with me, we will have a nice business together after everything. I need you to provide me with the details below, so i can get necessary information about you and the loan transaction.

When you send these details, the Loan Terms and Condition/Agreement document will be sent to you before the loan transfer can take place.The loan is given out at a cheap loan rate of 3% so get back to me with these details so that we can proceed.

LOAN APPLICATION DETAILS

Name:

Address:

State/city:

Country:

Age:

Gender:

Occupation:

Amount needed:

Duration:

Phone number:

Fax number:

I will need these to start with the loan processing and will send you the loan terms and conditions as soon as you are able to fill and submit this form.

I will be waiting to hear from you soon to proceed with the loan procurements.

Warm Regards

Mrs Anita

Managing Director Linda loan company

I am looking to secure the loan, but before I do I need for you to clarify a few things with me so I know you are the company I want to do business with. On behalf of my company, I am looking to secure collateralized open-door loan and revolving flatulent financing for a few projects we have coming our way. The total principal at stake will amount to more than \$2 million US dollars. I need to know what the buy-down rate on the loan will be, and what the drop percentage will be for early prepayment of the principal. The upfront capital disbursement will be around \$1 million dollars with the arrearage amortizing for the rest of loan. I understand that there may be concurrent and applicable fees associated with this type of financing. My company wishes to secure this loan in the next 6 months, but we need all of these questions answered before we proceed.

What is the buy down rate on the loan percentage and how much are the percentage points?

What are the charges for the unused portion in arrearage?

What are the underwriting fees for the financing, and what is the schedule that they are amortized over the life of the loan?

What are the prepayment penalties for the flatulent financing?

Thank you, and I look forward to doing business with you!

James Cagney
Staff Accountant

Do you like my load of bullshit that I asked??? Let's see her answer these...

Hello,

Thanks for your mail,i understand what you are trying to say,as you must know,this is project loan and there is know way i may go further without you fill the company form for the loan,infact as soon as the loan application form have beeing filled all those questtions will be answered okay?the company interest rate is 3%.And also i will be able to offer you the loan amount upto 10,000,000.00 usd max.we can finanlize this transaction within 7 working days denpending on you.

And this type of project loan require loan application fee wich will sum up to \$865 only to know if you are realy ready for the loan request,and for the processing of the require documentaions and after this fee, we may invite you or any representative to come down to our office here in Kano Nigeria or i shall send my barrister to you in your country for further information and as to proof our legitimacy okay?.And also all the necessary documentation shal be send to you.

And also the loan must pass insurance policy for security reasonses.
So do get back asap for more information on how the loan agreement will be send to you for filling.
Mrs Anita Brand.

I have not yet decided to get a loan from you without my questions answered? If you cannot proceed without me filling out a loan application, then I will look elsewhere for a loan.

Good Day,

James Cagney
Staff Accountant

Hello,

are you trying to say that you are not paying for the applicayion fee? or because the questions have not uet being answered? asap

I am saying that I am not committing to getting a loan from anyone until I get all of my questions answered. I am well-aware that there are underwriting fees associated with business loans, but I would like to know the answers to my queries before I proceed any further.

James Cagney

what exactly do you mean by these questions because i realy do not understand you, is it the: interest rate?

which charges are you talking about?

just try and say some in a better way that i can understand what you are trying to say so as to proceed with this loan since you needed it within 6 months

I just received this email after I sent the last one. I don't know what you are asking? What don't you understand?

James

Hello,

i understand that, but have you agreed that you are require to pay for the loan application form and that we need to meet in persons either by you coming to Nigeria or sending a representative or sending my barrister to you?.

and for the underwriting fees i will get back to you as soon as i contact my director okay?

but before that you have to answer that above question.

I am not coming to Nigeria to secure a loan. Nevermind.

James Cagney

Hello,

Are you trying to say that you are nolonger interested in getting the loan from this firm?

I am saying that I am not travelling to Africa to secure a loan. That is the whole point of my company looking for a Financing Company online. If that is how you company does its business, then never mind.

James

Hello,

you have to inform me of the loan amount and the loan duration,do get back asap

Did you read my first email? Not only did I give you that information, but I also had other questions that I need you to answer. And what is all of this nonsense about travelling to Africa – you never responded to that.

Here is my first email to you...

I am looking to secure the loan, but before I do I need for you to clarify a few things with me so I know you are the company I want to do business with. On behalf of my company, I am looking to secure collateralized open-door loan and revolving flatulent financing for a few projects we have coming our way. The total principal at stake will amount to more than \$2 million US dollars. I need to know what the buy-down rate on the loan will be, and what the drop percentage will be for early prepayment of the principal. The upfront capital disbursement will be around \$1 million dollars with the arrearage amortizing for the rest of loan. The initial principal repayment schedule will be synchronized with the current LIBOR scheduling benchmark for various terms of maturity to revolving credit lines. I understand that there may be concurrent and applicable fees associated with this type of open-door financing, which is not an issue. My company wishes to secure this loan in the next 6 months, but we need all of these questions answered before we proceed.

What is the buy down rate on the loan percentage and how much are the percentage points?

What are the charges for the unused portion in arrearage?

What are the underwriting fees for the financing, and what is the schedule that they are amortized over the life of the loan?

What are the prepayment penalties for the flatulent financing?

Thank you, and I look forward to doing business with you!

Hello,

Here are your questions answered:

What is the buy down rate on the loan percentage and how much are the percentage points?

We give out loan at 3% interest rate , ti the depend on loan loan amountr that you really need .

What are the charges for the unused portion in arrearage?

Unfaily to pay the monthly repayment ontime,you will have to pay \$300 for the delay within days.

What are the underwriting fees for the financing, and what is the schedule that they are amortized over the life of the loan?

It is covers, what i means it depend on the loan amount that you need, the repayment schedule is calulated monthly.

What are the prepayment penalties for the flatulent financing?

If you are not able to make the repayment on when due you interested will be increase for 3% to 5% .

Due to the loan amount that you need,we need a guarantee from you that you will be able to pay us back the loan, and as well send a copy of you I.D or your Dever's Lecience.

Fill the form below if you understand the above statement and get back asap.

(Form attached)

I just read your response – do you know anything about loans and financing? Your answers to my questions either did not make any sense at all or you totally avoided my question. Is this company real?

James

What do you mean?

I mean that you did not answer any of my questions. It is almost like you don't know anything about loans or financing.

James

you know what? we will proceed and we shall answered that when sending you the loan agreement contract okay?

you have to fill the form that have just been send to you and get back asap

I told you before; I am not applying for a loan without getting my questions answered. That would be absurd.

Let me know if you can accommodate me, or should I look elsewhere.

James

What is the buy down rate on the loan percentage and how much are the percentage points?
THE DOWN RATE OF THE LOAN PERCENTAGE ARE 3% WHICH IS THE PERCENTAGE USED.

What are the charges for the unused portion in arrearage?
THE CHARGES WILL BE GIVEN WHEN IT IS TIME FOR THAT, WHEN THE APPLICATION IS FILLED AND SENT BACK TO US.

What are the underwriting fees for the financing, and what is the schedule?
THE ONLY FEE THIS UNDERWRITING IS THE TRANSFER FEE AND APPLICATION FEE,INSURANCE FEE THAT ARE THE WRITTEN FEE IN THIS TRANSACTION.

that they are amortized over the life of the loan?
IT IS BASED ON THE AMOUNT NEEDED.

What are the prepayment penalties for the flatulent financing?
THE PENALTIE IS NOT PAYING IN THE RIGHT TIME, AND FOR DEFAULTING,
FILL THE FORM AND GET BACK ASAP OKAY?
WE HAVE A LITTLE BREAK FOR NOW AND WE SHALL GET BACK TO YOU ASAP AFTER YOU MUST HAVE FILL THE LOAN APPLICATION FORM OKAY?

C E O.

Your answers to my questions don't make sense. Is this your first loan? Have you ever done this before? You clearly have no understanding of the loan industry and I can only assume that you are playing a joke on me because no legitimate loan company could possibly be this stupid. I hope you had a good laugh at my expense.

James

YOU NEED TO FILL IN FORM TO PROCEED WITH GET LOAN MOST URGENT TO FILL IN FORM ASAP

CEO

Do not contact me again. It is plainly obvious that you know nothing about loans and financing and that you must be a scam or a hoax.

James

You may think I ended this early – yes and no. Yes, I ended it myself just to see if she would continue to try to convince me that she was real (yes, I bluffed). I didn't mind ending it if she didn't contact me again because I am already baiting her again under a new profile.