

Smith Hooks is one of my earliest scammers/baits. Whenever I see he's online, I like to torture him at least until he blocks me...

----- Our chat on Mon, 6/8/09 1:40 PM -----

Todd (1:05 PM): I received your message - You achieved your dreams - I don't understand what it means...

smith.hooks23 (1:05 PM): who is this?

smith.hooks23 (1:05 PM): What is your name?

Todd (1:06 PM): my name is Todd - you sent me a message last week...

smith.hooks23 (1:06 PM): ooh

smith.hooks23 (1:06 PM): ok

smith.hooks23 (1:06 PM): Did you request for a Loan from my company?

Todd (1:07 PM): you sent me a message about you achieved your dreams - what does that mean?

smith.hooks23 (1:07 PM): The reason why i sent you that message was that i finalized a deal of \$400,000

smith.hooks23 (1:07 PM): The transaction was successful

smith.hooks23 (1:07 PM): That is why i sent a message to all my contact list

Todd (1:07 PM): oh, why did you send it to me?

Todd (1:07 PM): oh, ok

smith.hooks23 (1:07 PM): I am a lender in Madrid, Spain

Todd (1:08 PM): well, congratulations

smith.hooks23 (1:08 PM): thank you

smith.hooks23 (1:08 PM): where are you from?

smith.hooks23 (1:08 PM): I can remember any more

Todd (1:08 PM): United States

smith.hooks23 (1:08 PM): ooh ok

smith.hooks23 (1:09 PM): You were supposed to get a Loan from my company and i did not hear back from you again

smith.hooks23 (1:09 PM): You said you needed a Business Loan

Todd (1:09 PM): I ended up getting a loan from my bank

Todd (1:09 PM): thanks, though

smith.hooks23 (1:10 PM): ok

smith.hooks23 (1:10 PM): Do you still need the Loan any way

smith.hooks23 (1:10 PM): ?

Todd (1:10 PM): no, i received one from my bank

smith.hooks23 (1:10 PM): ok

Todd (1:11 PM): I'll keep you in mind if I need one in the future...

smith.hooks23 (1:11 PM): ok

smith.hooks23 (1:12 PM): You could still get a Business Loan to start up good Business

smith.hooks23 (1:12 PM): Since company is offering one again now

Todd (1:12 PM): I have a business

smith.hooks23 (1:12 PM): I mean your own Business

Todd (1:12 PM): i have my own business

smith.hooks23 (1:12 PM): You could use the Loan expand your Business

smith.hooks23 (1:12 PM): at low Interest rate

Todd (1:13 PM): that's what I did do - I just received my loan in November and we are doing great!

smith.hooks23 (1:13 PM): ok

smith.hooks23 (1:13 PM): The interest rate is about 3% per year

Todd (1:14 PM): how is that possible?

smith.hooks23 (1:15 PM): The Interest rate is 3% per year compounded monthly

smith.hooks23 (1:15 PM): That is the rate my company is giving out Loans

smith.hooks23 (1:18 PM): The company calculate the Loan amount with 3% for a year and then you start paying a little amount montly for the duration you will be able to pay back the Loan

Todd (1:19 PM): I know how loans work - I was just wondering how you could charge that low of interest?

smith.hooks23 (1:19 PM): That is why this is a private financial institution

smith.hooks23 (1:19 PM): People don't believe until they get the Loan

smith.hooks23 (1:20 PM): We do not charge the same Percentage the bank will charge

smith.hooks23 (1:20 PM): That is why many people do Borrow Loans from Private Lenders

Todd (1:20 PM): but it is lower than the Treasury Yield...

smith.hooks23 (1:20 PM): yes

Todd (1:21 PM): that's why it doesn't make sense

smith.hooks23 (1:21 PM): Is just to help individuals get lower rate who are not able to afford the banks rate and others

Todd (1:22 PM): so are you doing this for charity?

smith.hooks23 (1:23 PM): Not really but helping Individuals who are desperately in need of Loans

Todd (1:24 PM): what is the LIBOR Rate?

smith.hooks23 (1:24 PM): How do you mean?

Todd (1:25 PM): What is the LIBOR Rate? Do you know?

smith.hooks23 (1:25 PM): I don't understand what you mean by that

Todd (1:26 PM): You don't know what LIBOR means?

Todd (1:28 PM): I guess that means no...

smith.hooks23 (1:28 PM): yes

Todd (1:29 PM): I was wondering what the current LIBOR Rate was - I figured you would know, since you are in the loan business

smith.hooks23 (1:30 PM): I really do not know

Todd (1:31 PM): You're in the lending industry and you don't know what LIBOR is? Are you a real company?

Todd (1:35 PM): Hello?

Todd (1:37 PM): Is this all a scam?

smith.hooks23 (1:37 PM): Hello

smith.hooks23 (1:37 PM): I was not here

smith.hooks23 (1:38 PM): I was talking to someone

smith.hooks23 (1:38 PM): There is nothing like scam here+

Todd (1:38 PM): so you are a lender that doesn't know what LIBOR is? Are you a real company?

smith.hooks23 (1:39 PM): This is a real company

smith.hooks23 (1:39 PM): I only concentrate on my company

smith.hooks23 (1:39 PM): OKAY?

Todd (1:40 PM): do you have a building or offices? Did you go to school or get a degree? Tell me how you are qualified to operate a lending company.

Todd (1:42 PM): Hello? Are you there?

If you have ever spoken with this idiot before, you would know that if he gets confused or can't answer a question, he logs off his account...I have done this to him many times!

----- **Our chat on Tue, 6/9/09 10:21 AM** -----

TFL (9:58 AM): Hi Smith, are you busy?

TFL (10:03 AM): Hello?

smith.hooks23 (10:04 AM): am here

smith.hooks23 (10:04 AM): How are you doing?

TFL (10:04 AM): Good, you?

smith.hooks23 (10:04 AM): am fine

TFL (10:04 AM): I didn't make you mad yesterday, did I?

smith.hooks23 (10:05 AM): Not at all

TFL (10:05 AM): ok, good...I didn't mean to confuse you

TFL (10:05 AM): that was not my intention

smith.hooks23 (10:05 AM): ok

TFL (10:06 AM): how long have you been in the loan business?

smith.hooks23 (10:06 AM): for two years now

TFL (10:07 AM): is it going well with the economy dropping so badly?

smith.hooks23 (10:08 AM): It is doing well over here in Spain

TFL (10:08 AM): the economy is down worldwide, though - but in Spain it is doing well?

smith.hooks23 (10:09 AM): yes of course

TFL (10:09 AM): ok, just wondered

smith.hooks23 (10:09 AM): yes

TFL (10:10 AM): are you Spanish or just work in Spain?

smith.hooks23 (10:10 AM): I work in Spain

smith.hooks23 (10:10 AM): am not Spanish

TFL (10:11 AM): what nationality are you, if you don't mind me asking?

smith.hooks23 (10:12 AM): Am from England

TFL (10:12 AM): Are you sure you are not a dirty, filthy, stinking degenerate from Africa?

smith.hooks23 (10:13 AM): why such question?

TFL (10:14 AM): Because you are obviously an internet scammer - you know nothing about the loan industry - you are a pathetic criminal, probably from Africa

smith.hooks23 (10:14 AM): Thanks for the insult

TFL (10:14 AM): no problem, monkey

TFL (10:15 AM): <http://macsbaitstore.com/hof.html>

TFL (10:15 AM): this is you right?

TFL (10:16 AM): that's your ID, right?

TFL (10:17 AM): If you are going to pose as a loan officer, you should really learn more about it first, moron...

TFL (10:19 AM): is monkey done talking???

TFL (10:21 AM): **MONKEY LIKES BANANAS**

I have spoken with a few people that are into scambaiting, and each have agreed to follow Smith Hooks around a hassle him online. If you want to, look him up on Yahoo - Smith.Hooks23 - is his Yahoo IM name.