

Ikenna Remember When...

This is a spin-off scam from *Abbey Road of Loans*. In fact, the first two chat sessions here are listed at the end of that scambait. This idiot is in my Yahoo Contacts and I occasionally see him online. I usually don't contact him, but he contacted me a couple of times well after the original scambait was over.

----- Our chat on Wed, 9/9/09 11:01 AM -----

ikennaemma2004 (9:45 AM): helo greg

ikennaemma2004 (9:45 AM): <ding>

ikennaemma2004 (9:45 AM): u there

ikennaemma2004 (9:45 AM): how are u today

ikennaemma2004 (9:46 AM): <ding>

ikennaemma2004 (9:46 AM): u there

ikennaemma2004 (9:46 AM): talk to me

ikennaemma2004 (9:46 AM): is me Winifred

ikennaemma2004 (9:46 AM): from Australia

ikennaemma2004 (9:51 AM): <ding>

ikennaemma2004 (9:51 AM): greg

Greg's (9:54 AM): hello

ikennaemma2004 (9:54 AM): how are

ikennaemma2004 (9:54 AM): you

ikennaemma2004 (9:55 AM): to day

Greg's (9:55 AM): Who are you and why are you contacting me?

ikennaemma2004 (9:56 AM): i was directed by the Abbey Loan to Meet you online convasation

Greg's (9:57 AM): lol

Greg's (9:58 AM): do you work for Abbey Loan?

ikennaemma2004 (9:58 AM): YES

Greg's (9:59 AM): well congratulations - someone finally figured out what LTV means, but had to look it up on the internet

ikennaemma2004 (10:00 AM): SORRY

ikennaemma2004 (10:01 AM): WE NEED TO TELL YOU THIS THAT OUR SYSTEM JUST BREAK UP AND ALL THE MESSAGE SENT TO ALL OUR APPLICANT WAS NOT SENT FROM OUR COMPUTER OK

ikennaemma2004 (10:01 AM): SO

ikennaemma2004 (10:01 AM): WE ARE CONTACTING OF CLIENT WHOM HAS COME BEFORE THE BREAK UP OF OUR SYSTEM

Greg's (10:02 AM): what the heck is that supposed to mean?

ikennaemma2004 (10:03 AM): MEANING THAT ONE OF OUR STAFF HAVE BEING USE OUR SYSTEMS FOR SCAM TO SCAM PEOPLE WE JUST FIND OUT NOW

ikennaemma2004 (10:03 AM): SO PLE I WILL LIKE YOU TO FOLLOW THE RIGHT WAY OK

Greg's (10:04 AM): your kidding, right?

ikennaemma2004 (10:04 AM): NO AM NOT KIDDIND

ikennaemma2004 (10:05 AM): KIDDING

ikennaemma2004 (10:05 AM): JUST CONTACT ME

ikennaemma2004 (10:05 AM): OK

Greg's (10:05 AM): so you are saying that the moron i was talking to the whole time from Abbey Loans was a scammer? ? ?

ikennaemma2004 (10:05 AM): YES

ikennaemma2004 (10:05 AM): WAIT

ikennaemma2004 (10:06 AM): LET ME FORWARD IS MAIN ID TO YOU

ikennaemma2004 (10:06 AM): IS MAIN ID IS emithjean@ymail. com

ikennaemma2004 (10:07 AM): pls do report this id to the FBI when ever he sent u mail ok

Greg's (10:07 AM): are you a loan officer?

ikennaemma2004 (10:07 AM): yes

ikennaemma2004 (10:08 AM): from the Omega Loan Service

Greg's (10:08 AM): You said you worked for Abbey Loans - did you forget?

ikennaemma2004 (10:08 AM): this is the main Company Name

ikennaemma2004 (10:09 AM): not the moron change it to Abbey loan

ikennaemma2004 (10:09 AM): ok

Greg's (10:09 AM): so is Abbey Loan a legitimate company or not?

ikennaemma2004 (10:10 AM): is not a Legitimate company

ikennaemma2004 (10:10 AM): pls do believe me

ikennaemma2004 (10:10 AM): in this inssue

ikennaemma2004 (10:10 AM): ok

Greg's (10:10 AM): if that is so, and the whole company was fake or a scam - then how did you get my information?

ikennaemma2004 (10:11 AM): it was generated in our systemic machine

ikennaemma2004 (10:11 AM): so

ikennaemma2004 (10:12 AM): we got ur id to make direct contact to you

Greg's (10:12 AM): lol

Greg's (10:12 AM): your systemic machine? ? ?

Greg's (10:12 AM): what does that mean?

ikennaemma2004 (10:13 AM): MEANING

ikennaemma2004 (10:13 AM): OUR AGENT MRS SONIA WINIFRED

Greg's (10:13 AM): I dont understand what systemic machine means

ikennaemma2004 (10:14 AM): WHO MAKE THE CONTACT WITH YOU BEFORE

Greg's (10:14 AM): so what does systemic machine mean?

ikennaemma2004 (10:15 AM): OUR COMPUTER

Greg's (10:15 AM): you know that systemic isn't a real word, right?

Greg's (10:15 AM): thats why i was asking

ikennaemma2004 (10:16 AM): OK

Greg's (10:17 AM): so what is you interest rate on mortgage loans?

ikennaemma2004 (10:18 AM): ok

ikennaemma2004 (10:19 AM): do you want a loan

Greg's (10:20 AM): dont know yet - don't know anything about your company

ikennaemma2004 (10:21 AM): OUR COMPANY IS ONE AN BEST PLACE TO TAKE A LOAN

ikennaemma2004 (10:21 AM): OK

ikennaemma2004 (10:21 AM): OUR MORTGAGE RATE FOR A LOAN IS

Greg's (10:22 AM): is what? ? ?

ikennaemma2004 (10:24 AM): 5.17%

ikennaemma2004 (10:25 AM): LIKE HOW MUCH WILL YOU WANT TO BORROW

ikennaemma2004 (10:25 AM): ?

Greg's (10:25 AM): what is the rate on ARM's (let us pause while he looks up what an ARM is...)

ikennaemma2004 (10:26 AM): U THERE

Greg's (10:27 AM): yes

Greg's (10:27 AM): I asked you a question?

ikennaemma2004 (10:27 AM): OK

ikennaemma2004 (10:28 AM): 3/1

ikennaemma2004 (10:28 AM): FOR 10 YEARS

Greg's (10:28 AM): ?

Greg's (10:28 AM): I asked for the rate

ikennaemma2004 (10:29 AM): OK

ikennaemma2004 (10:29 AM): 5%

Greg's (10:30 AM): ok, nevermind - I can get a lower rate than that for an ARM

ikennaemma2004 (10:30 AM): Mortgage Refinance Rates at 4.25%

Greg's (10:31 AM): I asked about an ARM and you told me 5%

ikennaemma2004 (10:32 AM): IS DEPENDING HOW MANY YEARS YOU WANT IT?

ikennaemma2004 (10:32 AM): THE ONE I TOLD YOU IS FOR 10 YEARS

ikennaemma2004 (10:32 AM): AS FOR 2 YEARS

ikennaemma2004 (10:33 AM): IS 2.3%

ikennaemma2004 (10:33 AM): OK

Greg's (10:33 AM): you have no idea what you are talking about do you?

ikennaemma2004 (10:33 AM): I HAVE A IDEA OF WHAT I AM DOING NOW (Do you really???)

Greg's (10:34 AM): how can you have a two year ARM? ? ?

ikennaemma2004 (10:35 AM): WE HAVE OK

Greg's (10:35 AM): and you said it was a 3/1

ikennaemma2004 (10:37 AM): 2/1

ikennaemma2004 (10:37 AM): MY MISTAKE

Greg's (10:38 AM): lol - did you know that mortgages are either 15 or 30 years

ikennaemma2004 (10:38 AM): YES

ikennaemma2004 (10:38 AM): BUT WE WANT TO MAKE IT EASY TO PEOPLE

ikennaemma2004 (10:38 AM): OK

ikennaemma2004 (10:38 AM): FOR A LOWER RATE

Greg's (10:39 AM): but the payment will be 20 times higher for a 2 year mortgage loan!!!! how is that easier?
? ?

ikennaemma2004 (10:39 AM): OK

ikennaemma2004 (10:40 AM): FOR HOW MANY YEARS YOU WANT ME TO GO ON WITH

Greg's (10:40 AM): 30 - it is a refinancing

ikennaemma2004 (10:41 AM): OK

ikennaemma2004 (10:43 AM): <ding>

ikennaemma2004 (10:43 AM): 30 yr fixed 5.17%

ikennaemma2004 (10:43 AM): HOW MUCH DO YOU WANT?

Greg's (10:45 AM): my house is worth \$250,000.00 and I have about 25% in equity

ikennaemma2004 (10:45 AM): <ding>

ikennaemma2004 (10:45 AM): YOU THERE

ikennaemma2004 (10:47 AM): OK

ikennaemma2004 (10:47 AM): AND YOU NEED 25% (he doesn't understand, of course)

ikennaemma2004 (10:47 AM): THAT WILL BE

ikennaemma2004 (10:48 AM): <ding>

Greg's (10:51 AM): hello?

ikennaemma2004 (10:51 AM): YES

Greg's (10:51 AM): I was waiting

ikennaemma2004 (10:52 AM): OK

ikennaemma2004 (10:52 AM): WILL GIVE 15% OF IT

Greg's (10:53 AM): what does that mean?

ikennaemma2004 (10:53 AM): OF YOUR 25% YOU HAVE

ikennaemma2004 (10:54 AM): TO REFINACE YOU HOME

Greg's (10:54 AM): what are you talking about? ? ? ?
Greg's (10:54 AM): I was looking to refinance the entire mortgage
ikennaemma2004 (10:55 AM): OK
ikennaemma2004 (10:55 AM): SO WHAT DO YOU HAVE IN MIND NOW?
Greg's (10:56 AM): what does that mean?
ikennaemma2004 (10:58 AM): MEAN I WANT TO KNOW WHAT YOU HAVE IN YOUR MIND
ikennaemma2004 (10:58 AM): TOWARDS THIS
ikennaemma2004 (10:59 AM): BEFORE PROCEEDING
Greg's (10:59 AM): I was waiting for you to give me the numbers
ikennaemma2004 (10:59 AM): OK
ikennaemma2004 (11:00 AM): CALL ME TO GO FURTHER INFO
ikennaemma2004 (11:00 AM): OK
ikennaemma2004 (11:00 AM): OUT FOR TODAY
Greg's (11:00 AM): what?
Greg's (11:00 AM): lol
ikennaemma2004 (11:00 AM): I MEAN
ikennaemma2004 (11:00 AM): IS TIME FOR CLOSING OUR
ikennaemma2004 (11:00 AM): HOUR
Greg's (11:00 AM): you cant give them to me now?
ikennaemma2004 (11:01 AM): YES
ikennaemma2004 (11:01 AM): THAT WILL BE TOMMOROW
ikennaemma2004 (11:01 AM): OR YOU CALL ME
ikennaemma2004 (11:01 AM): +447035950461

Yes, he tries to continue the Abbey Loan Scam – first he says he works there and then he says that they are a scam, and he wanted to inform me to warn me and offer a loan from his “real” company. As you can see, he knows nothing about loans or finance. He logs out here to avoid trying to answer questions that he can’t answer.

----- Our chat on Fri, 9/11/09 10:07 AM -----

ikennaemma2004 (9:39 AM): goog day Mr. Greg
Greg's (9:40 AM): hello
Greg's (9:43 AM): are you there?
Greg's (10:02 AM): are you there?
ikennaemma2004 (10:02 AM): yes
ikennaemma2004 (10:03 AM): he
Greg's (10:03 AM): why werent you responding?
ikennaemma2004 (10:03 AM): am recieving a call from a client
Greg's (10:03 AM): ok
ikennaemma2004 (10:04 AM): talk tpo me
Greg's (10:04 AM): are you done?
ikennaemma2004 (10:05 AM): yes
ikennaemma2004 (10:05 AM): so
Greg's (10:05 AM): ok
ikennaemma2004 (10:05 AM): do you wan me to give you the form
Greg's (10:06 AM): i thought you were going to quote me in here
ikennaemma2004 (10:06 AM): am not have chanse for that

ikennaemma2004 (10:06 AM): now
ikennaemma2004 (10:06 AM): cos
ikennaemma2004 (10:07 AM): i got too many work to do
ikennaemma2004 (10:07 AM): now
ikennaemma2004 (10:07 AM): if you need the form i will give to you thre form
Greg's (10:07 AM): ok, nevermind then
ikennaemma2004 (10:07 AM): ok

I play hard to get and bluff, but he doesn't balk at it. This is where the Abbey Road Scambait ends...

----- Our chat on Mon, 10/12/09 1:20 PM -----

ikennaemma2004 (1:07 PM): helo
ikennaemma2004 (1:07 PM): once agian
Greg's (1:09 PM): hey, how are you?
ikennaemma2004 (1:09 PM): kool
ikennaemma2004 (1:09 PM): u
Greg's (1:11 PM): I've wanting to ask you - what happened with Abbey Loans
ikennaemma2004 (1:12 PM): they are back and wel with good staffs
Greg's (1:12 PM): did they catch the thieves?
ikennaemma2004 (1:13 PM): yes
ikennaemma2004 (1:13 PM): of course
ikennaemma2004 (1:14 PM): they handle all to the FBI
Greg's (1:14 PM): FBI? I didn't think they were in America
ikennaemma2004 (1:15 PM): most of the thives were in america (yeah right liar!)
Greg's (1:16 PM): oh, okay - i thought they were from West Africa
Greg's (1:16 PM): well, that's great - I'm glad they caught them
ikennaemma2004 (1:16 PM): yeah real bad
Greg's (1:17 PM): okay, that's all I was wondering - thanks
ikennaemma2004 (1:17 PM): some of them are from west africa
ikennaemma2004 (1:17 PM): but we did caught them
Greg's (1:17 PM): great
ikennaemma2004 (1:18 PM): so
ikennaemma2004 (1:18 PM): we are looking for client dat can take loan now
Greg's (1:20 PM): okay, it was nice talking to you - thanks for the info!

I'm trying to start up the scambait again – I see him online a lot, but I don't want to start too fast. Unfortunately, I don't see him online for a few weeks.

Then, out of the blue, I get an IM from him but I can't see him online in Yahoo, meaning he is either logged on as "Invisible", or there is a problem with Yahoo. In this next chat session he seems to forget that he has talked to me before and that he is a Loan Lender.

----- Our chat on Thu, 11/5/09 9:40 AM -----

ikennaemma2004 (9:04 AM): how are u today
Greg's (9:04 AM): good

ikennaemma2004 (9:06 AM): so
ikennaemma2004 (9:06 AM): how is work
Greg's (9:07 AM): going good - staying busy
ikennaemma2004 (9:07 AM): ok
ikennaemma2004 (9:07 AM): i knw u will be busy
ikennaemma2004 (9:07 AM): so
ikennaemma2004 (9:08 AM): am looking toward to come to ur country
Greg's (9:09 AM): yeah, it's nice
ikennaemma2004 (9:09 AM): i will need to transfer my money i have here (trying a new scam?)
Greg's (9:10 AM): why is that?
ikennaemma2004 (9:10 AM): am not coming back to the country anymore
Greg's (9:11 AM): what's so hard about transferring money?
ikennaemma2004 (9:12 AM): u are in america right
Greg's (9:12 AM): yes
ikennaemma2004 (9:13 AM): so my bank ask me to open a account in any bank in USA
Greg's (9:14 AM): you do have to do that
Greg's (9:14 AM): sorry= don't***
Greg's (9:14 AM): you don't have to do that to transfer money
ikennaemma2004 (9:14 AM): ok
ikennaemma2004 (9:14 AM): what do u expect me to do now?
Greg's (9:15 AM): what do you mean? Why should I expect you to do anything? ? ?
ikennaemma2004 (9:16 AM): ok
ikennaemma2004 (9:16 AM): can i use ur account
ikennaemma2004 (9:16 AM): when i get to USA
ikennaemma2004 (9:17 AM): iu will give me
Greg's (9:17 AM): what are you talking about? Why would you need to use my account?
ikennaemma2004 (9:17 AM): let the transfer the money there firs
ikennaemma2004 (9:17 AM): first
Greg's (9:18 AM): Do you know anything about finance and banking? ? ? (he's a Loan Officer)
ikennaemma2004 (9:19 AM): no
Greg's (9:19 AM): are you kidding me?
ikennaemma2004 (9:19 AM): fopr real am not joking here
Greg's (9:20 AM): you don't know anything about banking or finance? ? ? Are you sure about this?
ikennaemma2004 (9:21 AM): yes
ikennaemma2004 (9:21 AM): i need help from u
Greg's (9:22 AM): so you don't remember telling me that you are a Loan Company?
ikennaemma2004 (9:23 AM): am just a new user here (when all else fails – lie!)
Greg's (9:23 AM): What do you mean? You are on my contacts list. I have emails from you...
ikennaemma2004 (9:25 AM): the user using this id before has been sacked
Greg's (9:25 AM): so how did you contact me then?
ikennaemma2004 (9:25 AM): cos
ikennaemma2004 (9:26 AM): i have to replace him
ikennaemma2004 (9:26 AM): here
Greg's (9:26 AM): but how did you get my contact? ? ? If an account is deleted, so are the contacts...
ikennaemma2004 (9:27 AM): i just se it here (he will change this...3, 2, 1, go!)
Greg's (9:28 AM): so you signed up for a new account and my name was already in there?
ikennaemma2004 (9:29 AM): u name is already in our database
Greg's (9:30 AM): what database is that? Your email account?
ikennaemma2004 (9:30 AM): i collect ur id from our database

Greg's (9:30 AM): what database is that?

ikennaemma2004 (9:30 AM): in our company

Greg's (9:31 AM): what company is that?

ikennaemma2004 (9:32 AM): Abbey loan Invesment

Greg's (9:33 AM): Yes - that was the company that Mr./Mrs, Ikenna told me was a scam company and that he worked for a real Loan Company

Greg's (9:33 AM): you don't remember this?

Greg's (9:36 AM): hello?

Greg's (9:40 AM): Are you there?

Facing logic that he couldn't get around, he just logs out on me. If I chat with him more, I will add to this posting, but he may be done with me. This was just funny how these idiots will try anything to get money out of you...