

Abbey Road of Loans

This was a third re-bait of this moron who is offering low percentage loans. I like these, and what I usually do is either ask them questions I know that they do not know, or to ask questions that I make up that they cannot possibly answer (I had one "loan officer" trying to explain FLATULENT FINANCING to me). These idiots have a simple modality – you fill out the form, they plug the numbers into a web site (real estate web sites will give you the monthly payment if you punch in the interest, principal, and duration) – after they give you the financial info, then come the transfer, insurance, underwriting, etc. fees. Watch this dickhead try to get around answering my one simple question...

\*\*\*\*\*

ABBEY LOAN INVESTMENT COMPANY  
290 Bury New Road,  
Whitefield, MANCHESTER,  
M45 6GG  
ENGLAND.

Do you need some extra fast cash? Have you been made to suffered a lot of unending Payments when trying to get a loan from lenders? Your hope of getting a genuine loan has come to us and let us assist you! ABBEY LOAN INVESTMENT COMPANY specializes in arranging loan of any amounts, longer repayment terms. We offer:

- Business loan,
- Home loan,
- Personal loan,
- Car loan,
- Student loan,
- Dept Consolidation,
- Loan for Business start up and Business Expansion, Real Estate and Mortgages all at 4% interest rate for applicants of all credit types.

Please do fill this form for further procedures:

- Full Name:.....
- Contact Address:.....
- Country:.....
- Phone number:.....
- Current place of work:.....
- Loan amount needed:.....
- Loan duration:.....
- Monthly income:.....
- Occupation:.....
- Sex:.....
- Email address:.....

The service we offer is quick and stress free.

Get the money you need without ever having any stress or suffer any unending payment.

We offer Secured loan and unsecured loan to Customers. We also Offer Loans ranging from \$3,000.00 Min. to \$10,000,000.00 Max. at 4%interest rate per annul. Our Priority is your total Satisfaction! Our goal is that you enjoy the service we provide from start to conclusion. Email us today and you will be glad you did.

E-mail: abbeyloancompanies@9.cn  
Tel: +44 703 595 0461

Thanks.

Mr. Thomas Hanry.  
Abbey Loan INVESTMENT Services.

\*\*\*\*\*

I am looking to refinance my house and want more information from your company.

Thank you,

Greg

\*\*\*\*\*

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M45 6GG  
ENGLAND.

TOP OF THE DAY TO YOU I HAVE RECIEVE YOUR MAIL AND I HAVE READ IT AND STATED CLEAR BUT WE NEED YOU TO FILL THE FORM BELOW TO KNOW YOUR INFORMATION

Business loan,  
Home loan,  
Personal loan,  
Car loan,  
Student loan,  
Dept Consolidation,  
Loan for Business start up and Business Expansion,  
Real Estate and Mortgages all at 4% interest rate for applicants of all credit types.

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Tel: +44 703 595 0461

Thanks.

Mr. Thomas Hanry.

Abbey Loan INVESTMENT Services.

\*\*\*\*\*

This is mortgage refinancing for my house. What do you need to determine the LTV ratio for the loan?

Greg

If you know real estate, then you know that LTV is a common term (Loan to Value Ratio) – I am going to make this butt munch struggle with this concept.

\*\*\*\*\*

HOW MUCH LOAN DO YOU WANT TO HAVE?

\*\*\*\*\*

That's what I am trying to determine. What do you require as to the LTV ratio? I have a lot of equity in my home and would like to put it all back when I refinance at the lower rate. But I need to know what LTV ratio you require.

Greg

\*\*\*\*\*

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TOP OF THE DAY TO YOU I HAVE RECIEVE YOUR MAIL AND I HAVE READ IT AND STATED CLEAR BUT WE NEED YOU TO FILL THE FORM BELOW TO KNOW YOUR INFORMATION

Business loan,  
Home loan,  
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Loan for Business start up and Business Expansion,  
Real Estate and Mortgages all at 4% interest rate for applicants of all credit types.

Please do fill this form for further procedures:

Full Name:.....  
Contact Address:.....  
Country:.....  
Phone number:.....  
Current place of work:.....  
Loan amount needed:.....  
Loan duration:.....  
Monthly income:.....  
Occupation:.....  
Sex:.....  
Email address:.....

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Get the money you need without ever having any stress or suffer any unending payment.

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Tel: +44 703 595 0461

Thanks.

Mr. Thomas Hanry.  
Abbey Loan INVESTMENT Services.

**Obviously, I am not adhering to this moron's modality, and she doesn't know where to go or how to answer my question.**

\*\*\*\*\*

I will fill out what I can in your form, since you choose not to answer my questions.

Please do fill this form for further procedures:

Full Name:.....Greg Wilson  
Contact Address:.....2525 N. Munroe Road, Tallmadge Ohio 44278  
Country:.....USA  
Phone number:.....330-825-7602 After 7:00pm EST  
Current place of work:.....FEDEX Supply Chain and Logistics  
Loan amount needed:.....To be determined later  
Loan duration:.....Mortgage  
Monthly income:.....N/A  
Occupation:.....Accountant  
Sex:.....M  
Email address:.....gregvette0404@yahoo.com

\*\*\*\*\*

YOUR MAIL WAS RECEIVED IN THIS OFFICE AND NOT STATED CLEAR YOU NEED TO INPUT THE FOLLOWING. AMOUNT YOU NEED AS YOUR LOAN AND YOUR MONTHLY INCOME INCLUDE LOAN DURATION.

Loan amount needed:.....

Monthly income:.....

Loan duration:.....

\*\*\*\*\*

That's what I was trying to explain to you. I don't know much the loan would be for until I know what your LTV requirement is. Haven't you ever done a mortgage refinancing before???

I don't know how much I need to borrow until you answer my question. Do you understand this? Do you understand anything???

Greg

\*\*\*\*\*

IF YOU MEAN Loan-To-Value. YOU WILL KNOW WHEN YOUR FORM IS COMPLETE THE OUR COMPUTER WILL CALCULATE THE AMOUNT CHOSE BY YOU.

THEN YOU WILL SEE THE Loan-To-Value THERE.

This banana crammer obviously looked up the term LTV, but doesn't understand what it means...

\*\*\*\*\*

Do you know what the Loan-To-Value Ratio means???

It seems that if you did, you would know that I need to know the ratio before I determine how much I need to borrow.

Have you ever done a mortgage loan or mortgage refinancing before?

Greg

\*\*\*\*\*

We offer Secured loan and unsecured loan to Customers. We also Offer Loans ranging from \$3,000.00 Min. to \$10,000,000.00 Max. at 4%interest rate per annul. Our Priority is your total Satisfaction!

\*\*\*\*\*

You never answered my question

Greg

\*\*\*\*\*

TOP OF THE DAY TO YOU MR. GREG.

YOUR MAIL WAS RECEIVED IN THIS OFFICE REGARDING THE Mortgages WHICH YOU REQUESTED IN OUR COMPANY.

PLEASE DO NOTE THAT WE DO OFFER Mortgages LOAN FROM \$3,000.00 TO \$50,000,000.00 AS THE MAXIMUM AMOUNT at 4% interest rate TO ALL THE applicants.

IF ACCEPTBLE PLEASE DO GET BACK TO US WITH YOUR REQUEST TO ENABLE US PROCEED

\*\*\*\*\*

Is this the same person I was talking you before? Do you not remember my last 4 emails? Please answer my question!

Greg

\*\*\*\*\*

GOOD DAY MR. GREG

YOUR MAIL HAS BEING RECIEVE IN THIS OFFICE AND STATED NOT CLEAR. MEAN WHILE THE QUESTION YOU ARE TRYING TO ASK ABBEY LOAN INVESTMENT HAS BENIG ANSWER AND NO FURTHER ANSWER TO IF YOU ARE READY TO HAVE A LOAN IN THE COMPANY ALL YOU HAVE TO DO IS TO FILL THE FORM GIVING TO YOU INPUT THE AMOUNT YOU NEED TO BORROW FROM ABBEY LOAN INVESTMENT COMPANY

IF YOU ARE READY DO FILL THIS FORM BELOW

- Full Name:.....
- Contact Address:.....
- Country:.....
- Phone number:.....
- Current place of work:.....
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- Occupation:.....
- Sex:.....
- Email address:.....

\*\*\*\*\*

You did not answer my one simple question – I asked what the LTV Ratio that you require was and all you did was keep sending me the loan terms from your first email. It’s almost like you don’t know what LTV means, but that couldn’t be it, right? Because that would mean that you are the dumbest loan officer on Earth, and that isn’t the case, is it? I just don’t understand why you can’t answer this one little question. Are you dense or simple-minded? Do you understand English? Do you have sex with monkeys? Are your mother and father also brother and sister?

Please get back to me and let me know if you figure out anything...

Greg

\*\*\*\*\*

It’s only been a few days, but no more emails from this complete and utter moron. That’s okay, because I am currently re-baiting her for a fourth time with a new persona...

Oh, wait - it's not over yet. She contacts me again and it looks like she finally looked up the definition of LTV Ratio - yeah!

\*\*\*\*\*

HERE IS TTHE LTV MORTGAGE RATIO YOU NEED

If you are in the process of refinancing your mortgage it is important to understand how loan-to-value affects your mortgage application. Here is what you need to know about your loan-to-value ratio.

The value of your home is an important aspect of your mortgage application.

The loan-to-value ratio lenders use is based on the appraised value of your home and the amount you are requesting to borrow.

To determine your loan-to-value ratio, divide the total amount of your loan by the value of your home from a recent appraisal.

For example, if your home is worth \$150,000 and you are asking for \$120,000 from your new mortgage lender, your loan-to-value ratio is .80 or 80%.

Mortgage lenders have guidelines for approving mortgage loans and traditional lenders typically do not approve mortgage applications with loan-to-value ratios greater than 80 percent; if the lender is willing to approve a mortgage above 80% loan-to-value, that lender may require Private Mortgage Insurance in order to qualify.

\*\*\*\*\*

Congratulations - you finally looked up the meaning of LTV on the internet!

Strange that a legitimate mortgage lender didn't know what this meant until you looked it up.

Greg

\*\*\*\*\*

A few days later, someone contacts me in Yahoo Chat/Email...

\*\*\*\*\*

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

ikennaemma2004 (9:45 AM): helo greg

ikennaemma2004 (9:45 AM):

ikennaemma2004 (9:45 AM): u there

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

ikennaemma2004 (9:46 AM):

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):

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 - this ought to be good

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  
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  
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):

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):  
ikennaemma2004 (10:45 AM): YOU THERE  
ikennaemma2004 (10:47 AM): OK  
ikennaemma2004 (10:47 AM): AND YOU NEED 25%  
ikennaemma2004 (10:47 AM): THAT WILL BE  
ikennaemma2004 (10:48 AM):  
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, moron  
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

----- 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 bluffed about ending the transaction but he didn't bite...Is it really over?