

Ah, Maria

Same old loan scam – 3%, lenient terms, no credit checks, and an idiot who doesn't bother to read my emails. She tries to revive the scam a month later to no avail. I lost the first two letters to this bait so we start already in progress.

\*\*\*\*\*

MARIA TRSUT LOAN LENDING FIRM.

Federal Area territory ,Mutalah Mohamed, Air Port

Road Garki .Abuja Nigeria,Ref: EA-ASL/651OYI/02/LN-NGRSSL: 12/25/0034

GOVERNMENT ACCREDITED LICENSED!!

MARIA LOAN FUNDS IS REGISTERED

UNDER THE DATA PROTECTION ACT OF: Registration (Z720622X).

Email: [maria.loanfunds@gmail.com](mailto:maria.loanfunds@gmail.com) or [maria.loanfunds@hotmail.com](mailto:maria.loanfunds@hotmail.com)

Contact Number:+234 7037 139202

Working Days:Monday To Sunday

Working Hours:24 hours

MOTTO: We render the best services.

Dear Applicant Thomas Payne,

Thanks for your mail of loan enquiry.I assure that you will get your requested loan amount of \$350,000.00 USD But before more informations regarding the loan proccess, If you are agreement with the loan Terms and Conditions as well as the requirement involve before proceeding to finalize the loan procedures.

Qualifications:

- 1)The Borrower must be at least 18 yrs old
- 2)Even with Bad credit, we still Guarantee the Borrower the Loan
- 3)The Loan Can Be Granted Even With low credit.

LOAN TERMS AND REPAYMENT PLAN

Loan Amount Needed:\$350,000.00

Loan Interest Rate: 3%

Loan Term: 5 years

Monthly Loan Payment: \$6,289.04

Number of Payments: 60

Cumulative Payments: \$377,342.51

Total Interest Paid: \$27,342.51

CONDITION

The applicant will start the repayment of loan at the end of every month starting from Two months after loan has been transferred.

Failure to pay back the loan at this expected date/period, legal actions will be taken against the applicant by the Board Of Directors of this Company (Maraia Loan Investment Ltd ).

Applicant who is unable to meet with the repayment will be given 4 weeks more as a grace period before legal actions will be taken.

{1} The stated sum of money due for loaning must be paid back within a minimum period of {5 Years } as

stated by you.

{2} The Loan attracts an interest rate of (3%).

{3} In the course of the loan term duration, A constant monthly payment will be paid for a period of {5 Years } and will start two months after the loan have been confirmed available to the beneficiary.

{4} Borrowers is solely responsible for the payment of Loan Registration Charges as the loan amount is been insured and approve before loan funds can be transfer to you through your account. These Registration Charges Is Normallly Low As much As The Borrower Will be able to Afford.before loan funds can be transfer to you through your bank account.

{5}Borrowers should be informed that we do not take out the Registration charges from the original loan amount due to an hard insurance policy on international loan transaction.

{6} Borrowers will have to wait for the Borad of Directors to Approved the loan amount is been insured and approve before loan funds can be transfer to you through your account.

You have to get back to me so that the Borad of Directors Can Approved this funds then the Union Bank will start processing of The Transfer file. Before the normal procedures, I like you to know that I am a certified lender who is based in Nigeria. My offer is guaranteed in the sense that you will definitely get the loan as soon as you follow the loan procedures correctly. If you find the above terms and conditions of the loan comfort able, you will have to contact me immediately so that we can proceed to the next step on the transaction

Thanks for you co-operation and I will be expecting to receive an update from you after you read this email. Have a nice day.

If you fully agree on this terms and condition,  
Await your swift and urgent response.  
Reply to acknowledge the receipt of this mail.

Thanks,God Bless You,  
Mrs Maria Burkes

\*\*\*\*\*

Did you not even read my email? I would like you to please re-read my email and answer my questions. Here's what I wrote –

*I am interested in obtaining a Small Business Loan on behalf of my company. I would like more information about your firm. Please send me a brochure or prospectus along with your website details. I am looking to borrow upwards of \$350,000.00 (short-term) and would like to see an interest rate schedule for various maturities up to 24 months. Please send me this information as well as any Finance and Underwriting fees there may be connected with this loan. Thank you very much.*

I also don't understand these points below.  
Please explain. What is meant by registration charges and insurance on loans???

{4} Borrowers is solely responsible for the payment of Loan Registration Charges as the loan amount is been insured and approve before loan funds can be transfer to you through your account. These Registration Charges Is Normallly Low As much As The Borrower Will be able to Afford.before loan funds can be transfer to you through your bank account.

{5}Borrowers should be informed that we do not take out the Registration charges from the original loan amount due to an hard insurance policy on international loan transaction.

{6} Borrowers will have to wait for the Borad of Directors to Approved the loan amount is been insured and approve before loan funds can be transfer to you through your account.

Thanks,

Thomas Payne  
Staff Accountant

\*\*\*\*\*

Hello Thomas Payne ,

I got your e-mail,I understand all that you have said,So i want you to know that Borrowers is responsible for the Registration Charges okay..I also want you to try and understand that if you need this loan of \$350,000.00 to be Registration in my company you have to try and come up with the fee okay..These Registration Charges Is Normallly Low As much As The Borrower Will be able to Afford ok,

Thanks for you co-operation and I will be expecting to receive an update from you after you read this email. Have a nice day.

Await your swift and urgent response.  
Reply to acknowledge the receipt of this mail.

Thanks,God Bless You,  
Mrs Maria Burkes

\*\*\*\*\*

What is the Registration Fee – don't just tell me I have to pay it, please explain what it is. I understand that loans have fees associated with them (Finance Charges and Underwriting Fees) – but I have never heard of Registration Fees before. Register what? This is what I need you to explain. Also, what was this about insurance?

In my last two emails I asked if you could send me a brochure or prospectus of your company. Would you please do so? And what is your web address?

Thanks for your help,

Thomas Payne

\*\*\*\*\*

Hello Thomas Payne ,

Thanks for your e-mail,I undrestand all that you said,I want you to know that the Registration Fee is for the Registration of your loan funds okay.And i also want you to know that if your loan is not Registration the company Board of Directors and the Company Accountant can not trnsfer this loan to you..So all that is need form you now is for you to Get back to us so that we can proceed to the next step on the transaction..

Thanks for you co-operation and I will be expecting to receive an update from you after you read this email. Have a nice day.

Await your swift and urgent response.  
Reply to acknowledge the receipt of this mail.

Thanks,God Bless You,  
Mrs Maria Burkes

\*\*\*\*\*

Register the loan with who??? The bank, the government, the FBI, NAMBLA, who?

Also, one last time – will you send me a brochure or prospectus of your company and also the web site address.

Please!

Thomas Payne

\*\*\*\*\*

I got your mail,I want you to know that the loan will be Register with the Company Lawyer okay..And i also want you to know that the company web site is bad for now okay..So get back to us as soon as you got the mail ok.

Await your swift and urgent response.  
Reply to acknowledge the receipt of this mail.

Thanks,God Bless You,  
Mrs Maria Burkes

\*\*\*\*\*

Never mind, you are obviously not a real company.

Thomas

\*\*\*\*\*

Hello Thomas Payne,

Thanks for your mail and i understand all what you have said.really do know the reason why you are scared to make this payment,I want you to be rest assured that you are dealing with a legitimate loan lender with honor and difference,I promise never to let you down in this very transaction.I want you to take this as the greatest challenge in life and make this payment,

I can assured you that you will be glad you did because i will make a different in your total transaction.I also want to make my self clear that i am not a party to any scam to i do not see any reason why you have to be scared in making this very payment and for the betterment of this very transaction i want you to take a stand of feet and make this payment because i know that i will never disappoint you in this very transaction.

I want to inform you that i am not a scam and i am very far from being a scam. I want to also inform you that we do not do or partake in any scam activities. You just have to trust me so that you can get this loan from me .I am for real and you must get this loan. you need to do what is right at this point. Do not let people depride you of your joy. if you remember the Bible, it says that when something good wants to come to the children of god,the devil must want to bring a temptation in other to distroy that good thing that is about to happen. Be yourself and see if this loan will not come through. It is a fact tht there are so many internet scams trying to get borrower's ripped off their money.

No No I am not like them see me as a God freaing man that can help you. You have nothing absolutely to worry your self about in getting this loan if really you will pay back the loan on time as stated in the monthly

repayment schedule. If you will do that for me, i will not have problem sending the loan to you.I want you to see reasons with me and act fast.

It is quite unfortunate that most people are ignorant about the fact that out of every 12, there must be a Judah. There is no country without bad people but that does not mean that every one in that country is bad. No, there are still some good one. By my age i cannot still be a party to any scam activity, besides i am a Christain and such practises are against my religion. I know how things are with you right now. It is a general phenomenon. I am only just advising you like a blood, I will be the happiest man on earth after this fund must have been transferred to you.There is no secret to success,

ok i want you to tell me how preparation, hard work. Try we can make each other happy. This is an opportunity I won't allow you to miss. If you should miss this, it then obviously means that I don't love your progress. I know how you feel right now, but feel free because you will soon receive this loan.As soon as you make the Registration charges to the International Registration Agency.try as much as possible for come up with the money so that we can complete this transaction.

I will be awaiting an email from you soonest.

Response needed ASAP.

Best Regards

Mrs Maria Burkes

\*\*\*\*\*

I have asked you 5 times to send me a brochure or prospectus about your company – you ignored my requests.

If you are a legitimate lender, why do you not have a website?

There is no such thing as “Registration” fees on a loan.

There is no such thing as insurance on a loan.

You emails are riddled with misspellings – not typical of a legitimate business.

You state in this email that you are “a God-fearing man and would not be part of scam” – you must have forgot you are a woman.

If you can explain all of these things that I pointed out, we can continue to talk, but as of now, I don't think you are a real company.

Thomas

\*\*\*\*\*

OK BYE

\*\*\*\*\*

So, what you are saying that I was correct and that you are not a real company?

Thomas

(This was the last email on 1/12/2009)

\*\*\*\*\*

Hello,

How are you doing today, I have have not heard from you inregard to the loan you apply for, I need you to try and update me.Or if i may ask are you still in need of this loan.

Get back to me as soon as possible.

Thanks,  
Mrs.Maria Burkes..

(Received this on 2/26/2009)

\*\*\*\*\*

I have been shopping loans from different companies. Yes, I am still in need of a business loan and I am still looking. Please send me your web details and a company brochure – sorry, but I really don't remember speaking to you about this.

Thank you,

Thomas

\*\*\*\*\*

Hello Thomas Payne,

Thanks for your mail and i understand all what you have said.really do know the reason why you are scared to make this payment,I want you to be rest assured that you are dealing with a legitimate loan lender with honor and difference,I promise never to let you down in this very transaction.I want you to take this as the greatest challenge in life and make this payment,

I can assured you that you will be glad you did because i will make a different in your total transaction.I also want to make my self clear that i am not a party to any scam to i do not see any reason why you have to be scared in making this very payment and for the betterment of this very transaction i want you to take a stand of feet and make this payment because i know that i will never disappoint you in this very transaction.

I want to inform you that i am not a scam and i am very far from being a scam. I want to also inform you that we do not do or partake in any scam activities. You just have to trust me so that you can get this loan from me .I am for real and you must get this loan. you need to do what is right at this point. Do not let people depride you of your joy. if you remember the Bible, it says that when something good wants to come to the children of god,the devil must want to bring a temptation in other to distroy that good thing that is about to happen. Be yourself and see if this loan will not come through. It is a fact tht there are so many internet scams trying to get borrower's ripped off their money.

No No I am not like them see me as a God freaing man that can help you. You have nothing absolutely to worry your self about in getting this loan if really you will pay back the loan on time as stated in the monthly repayment schedule. If you will do that for me, i will not have problem sending the loan to you.I want you to see reasons with me and act fast.

It is quite unfortunate that most people are ignorant about the fact that out of every 12, there must be a Judah. There is no country without bad people but that does not mean that every one in that country is bad. No, there are still some good one. By my age i cannot still be a party to any scam activity, besides i am a Christain and such practises are against my religion. I know how things are with you right now. It is a general phenomenon. I am only just advising you like a blood, I will be the happiest man on earth after this fund must have been transferred to you.There is no secret to success,

ok i want you to tell me how preparation, hard work. Try we can make each other happy. This is an opportunity I won't allow you to miss. If you should miss this, it then obviously means that I don't love your

progress. I know how you feel right now, but feel free because you will soon receive this loan. As soon as you make the Registration charges to the International Registration Agency, try as much as possible to come up with the money so that we can complete this transaction.

I will be awaiting an email from you soonest.

Response needed ASAP.

Best Regards

Mrs Maria Burkes

\*\*\*\*\*

Maria;

A couple of things...

First – this was the last email I sent –

*<<“I have been shopping loans from different companies. Yes, I am still in need of a business loan and I am still looking. Please send me your web details and a company brochure – sorry, but I really don’t remember speaking to you about this.*

*Thank you,*

*Thomas”>>*

After looking through my old emails, I saw your response was the same exact response that you sent me a month ago...

Instead of copying and pasting old emails, try reading what I said and actually answering any questions or concerns I have.

Second – in your pasted response – you said “you are not party to scam because you are a God-fearing man” – you might want to check again, because I think you are actually a woman. If you open your pants and don’t see a penis, it is either really small or you are a woman – try doing that.

Thomas

\*\*\*\*\*

Well, it’s been two weeks and I haven’t heard from her/him. It’s funny how she sent me that long “why are you afraid to make this payment” letter (twice). In both cases of when she sent it, I wasn’t even bothered by the fees, just the terminology and her explanations. She must get a lot of rebukes on the fees that she is overly-ready to send that pre-written email out – in my case at the wrong time.