

Derulo Loans And Hogwash

I just love loan scams, especially when they have no clue what they are talking about – which is most of the time. Most of these jackasses go to an authentic mortgage web site to enter in the loan information so it will correctly calculate the payment and loan details. This idiot is too stupid to do that, and ends up just multiplying the principal by the interest rate (simple interest – used only by Loan Sharks) – lol. This moron also forgets that he is supposed to be the CEO of the company and that the company is in his name.

APPLY FOR A LOAN TODAY AND GET IT FAST AND EASY.

Do you need a loan to enhance your business?, Loan to consolidate your debt, Loan for personal use, Loan for credit Card, Medical Care loan, Car Loan, Mortgage Loan, Student Loan e.t.c. Here comes the Good news, DERULO LOAN FIRM, The loan giant is out with the Yearly loan offer, Get loan at 3% interest rate annually, Hurry up now and fill out this below application details if interested.

APPLICATION DETAILS

First Name: _____ Last Name: _____
Gender: _____ Marital status: _____ Contact _____
Address: _____ City/Zip code: _____
Country: _____ Date of Birth: _____ Amount Needed as
Loan: _____ Loan Duration: _____ Monthly Income/Yearly
Income: _____ Occupation: _____ Purpose for Loan: _____
Phone: _____ Fax: _____

Thanks
Mr Derulo Capson
CEO/DERULO LOAN FIRM

Do you offer Business Lines of Credit?

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

Hello Dear Calvin Hobbs,

Compliments of the season and thanks for responding to my Online Advert as i hope to transact business with you. We give out loan amounts ranging from \$2,000 -\$35,000,000 USD with a fixed interest of 3% on an annual basis .If serious and want to take a loan from our company,fill the borrower information below so that we may proceed.

Our lending Program is designed to provide expeditious service on loan transfers to clients who have successfully completed their loan applications and a thorough understanding of our policies and procedures. We would love to fund projects at hand and offer personal ,consolidation,bad credit,commercial,business, venture,payday,mortgage and commercial loans as well to you, your firm/partners and clients.

A loan process can be completed within a space of three working days provided terms of loan contract is agreed upon .Looking forward having words from you on that Loan proposal in other that we may process and fund you. If interested in a more elaborate explanation of our services,email me more information so that we may proceed by filling out the borrower"s information form stated below.

BORROWERS INFORMATION

- Your names
- Your country.....
- Your State.....
- Your address
- Your occupation
- Gender.....
- Your marital status
- Zip Code.....
- Date of Birth.....
- Do you have another Email Address ?
- Current Status at place of work.....
- Loan amount.....
- Loan duration.....
- Phone number.....
- Monthly Income.....

Regards

Mr Derulo Capson

I asked if you offered Business Lines of Credit. Can you read? Please answer this now.

Calvin Hobbs

Sales Director

White Haven Computer Services

<http://WhiteHavenComputerServices.com>

Hello Calvin Hobbs,

I got your email, i want you to know that we do give out all kinds of loans and we also offer Business Lines of Credit, so i will like for you to fill out the below application form so we can start the processing of your loan sum.

BORROWERS INFORMATION

- Your names
- Your country.....
- Your State.....
- Your address
- Your occupation
- Gender.....
- Your marital status

Zip Code.....
Date of Birth.....
Do you have another Email Address ?
Current Status at place of work.....
Loan amount.....
Loan duration.....
Phone number.....
Monthly Income.....

Regards

Mr Derulo Capson

This would be a Business Loan, so most of the questions below do not apply. It will be taken out in the name of my company, White Haven Computer Services. What I need to know is the terms and conditions along with all associated fees for a \$160,000.00 revolving Business Line of Credit. Let me know what other details or documentation you require.

Thank you,

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

Hello Calvin Hobbs,

I got your email, i want you to know that all that we need from you now is to state the duration which you wish you will be able to pay back the loan of \$160,000.00.

I want you to know that the only fees involved in getting this loan is just \$1,600.00usd. and once you remitt this amount your loan will be transferred to you.

I want you to kindly acknowledge receipt of this email and state how long you will be able to pay us the loan and also if you are in agreement with the fees involved in this transaction.

Await your swift response.

Regards.
Mr Derulo Capson...

I asked about a Business Line of Credit, so what are you talking about duration? I don't understand you. I have no problem with the \$1,600.00 fee, but I don't understand what you mean about the duration.

Please explain.

Calvin Hobbs
Sales Director
White Haven Computer Services

Hello Calvin Hobbs,

I am in receipt of your email. I will be able to offer you the loan of \$160,000.00 I have stated the terms of the loan below for you to see and tell me if you are in agreement with the loan terms ,With the transfer option you choose so that you can have your loan transfer to you.

LOAN TERMS AND REPAYMENT SCHEDULE:

The loan repayment is based on a monthly basis which consist of the loan capital and interest rate together. Like its written, the loan duration period is for 60months. So find the interest rate and payment schedule below:

- * Loan Amount:----- \$160,000.00
- * Interest Rate:----- 3%
- * Loan Interest\$4,800.00
- * Loan Duration in Months:-----60Months (5years)
- * Monthly Payment:\$2,746.00
- * Total Payment \$164,800.00

CONDITION

There are there option which you are required to choose from which is the process of your loan transfer,

- 1.If you need the loan via western union money transfer: If you are in agreement with the western union transfer, you are to send down your western union details such as receivers name,address,state,country while
2. If you are in agreement with Money Gram transfer: If you are in legal agreement with this option, you are to send me this below information's details, such as receivers name,address,state,country while
3. If you are in agreement with Bank to Bank: If you are in legal agreement with this option, you can send me your bank details for the deposit of your loan

LOAN AGREEMENT/CONDITIONS:

- { 1 } The applicant will start the repayment of loan at the end of every month starting from 3 months after loan has been transferred.
- { 2 } Failure to pay back the loan at this expected date/period, legal actions will be taken against the applicant by our attorney immediately.
- { 3 } Applicant who is unable to meet-up with the repayment will be given 6 months more as a grace period before legal actions will be taken. In agreement to this, applicant will be expected to send a signed copy of the loan terms and send to us for further documentation. Once this is received, we will inform you when your loan will be approved and ready for transfer.

Note: In case you are unable to print and send a scanned copy back to us, you can as well use your name in

place of your signature in agreement and send it back to us.

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Applicant Sign

Hope to hear from you soon

Regards

Mr Derulo Capson

CEO/DERULO FINANCE..

Do you understand English? I asked for a Business Line of Credit and you are quoting me conventional loan terms – why? Where did you get the five years from? Did you just make that up? I can also see that you don't even know how to calculate compound interest on an annuity correctly – what did you do, just multiply the interest rate by the principal??? Do you know what you are doing?

Calvin Hobbs

Sales Director

White Haven Computer Services

<http://WhiteHavenComputerServices.com>

Ok i understand what you have said, i will need you to send me your banking informations and also your id card so i can transfer the loan into your bank account, you will note that after we have received this informations from you, i will send you the informations you will use in sending the \$1,600 to us so we can effect the loan transfer to you.

Regards.

Mr Derulo Capson.

He's trying to ignore the fact that he has no idea what I am talking about and just wants the fees!

What do you mean you understand what I said? Obviously you don't, because you gave me terms for a conventional loan and not a Business Line of Credit like I asked, and you don't even know how to calculate compound interest correctly. And now you want me to send you the Fee when you obviously have no clue what you are talking about? Are you insane? What is your job there?

Calvin Hobbs

Sales Director

White Haven Computer Services

<http://WhiteHavenComputerServices.com>

Hello Calvin Hobbs,

Sorry for asking this, please can you explain in more details what you mean by credit line of business.

Kindly get back to me so we can proceed further.

Regards.

Mr Derulo Capson..

You tell me that you offer Business Lines of Credit and you don't even know what one is? Really??

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

I have not done any business line of credit before, please make me understand so we can do business.

Thanks.

If you have no clue what a Business Line of Credit was, why did you tell me that you offer them? And now you need me to explain to you what one is?

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

i do offer loans, like personal loans, car loans, business loans, debt consolidation loans etc, i have not done this credit line of business before, so i just need you to explain to me how you want me to give you the loan okay.. my boss said that if you not do then you have to get one of our loan like personal loan

What is your position with the company?

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

Am loan officer and we offer personal loans, car loans, business loans, debt consolidation loans etc. you need to take one of these loans and you have to pay for the insurance fee and transfer charge and then we can transfer the loan payment to your account very fast. Please do not hesitate because we are running out of time and is most urgent

Have you figured out how to calculate compound interest correctly yet?

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

the compound interest was correct, please make me understand you need me to transfer the \$160,000 to you okay.

So you think that all you do is multiply the principal by the interest rate? And you think that is correct? Somebody should have studied a little harder in school.

Calvin Hobbs

Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

all i just need to know is how long you will be able to payback the loan, sop i can recalculate the loan terms and conditions

I will have to think this one over. I am not sure about getting a loan from someone who offers Business Lines of Credit but doesn't know what one is, and doesn't know how to calculate compound interest correctly.

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

If you are serious you would not be afrid of taking this loan from us okay

Yes, I am deathly afraid of taking a loan from a "Loan Officer" who doesn't seem to know anything about loans or finance. You also seem to have forgotten that you are the CEO of the company that is in your name - DERULO FINANCE. Funny that your boss would suggest for me to go with a conventional loan when you are the CEO of the firm. I think I'll pass and get a Business Line of Credit from someone who knows their ass from a hole in the ground.

Calvin Hobbs
Sales Director
White Haven Computer Services
<http://WhiteHavenComputerServices.com>

U GO TO HELL GOAT

LOL – did you finally figure out I was fucking with you, moron? You are, by far, the dumbest CEO/Loan Officer that I have ever dealt with, fool.

Last email came back undelivered – his email was shut down.