

Harsh Times

Another loan scam – I seem to be getting a lot of these. Makes me wonder if I made a list that's being passed around the scamming community as someone in need of a loan. This idiot is hilarious for a number of different reasons. The best is when he stole the picture from the website...

Apna Loan INVESTMENT CENTER. LONDON
6 Bishop Gate, London EC2N 4DA
17/7/2009
Dear Client Thomas Payne

(COMPANY LOAN TERMS AND CONDITION OF SERVICE)

- (1) For security reasons, This company has an Activation cover in case of future loss/death insurance by both parties. So the loan will be Activated under the stipulated law before any transfer of funds can be transferred.. You will be notified on the cost of insuring your loan.
- (2) The stated sum of money due (US\$350,000.00.) for loaning must be paid back within a minimum period of (7years).
- (3) The Loan attracts an interest rate of (4%).
- (4) In the course of the loan term duration, A constant monthly payment (\$1000.97) must be kept.
- (5) This Loan will be paid for a period of (7years) two months after the loan have been confirmed available to the beneficiary desalinated account.
- (6) Late payment of monthly installments of (\$1000.97) has a penalty of 0.98% increase.
- (7) Borrower will not be responsible for the Bank transfer charges to his or her Account , but will be responsible for the transfer cost if to residence or place of work.
- (8) Your loan Insurance and Activation will be taken care of by the company and the loan seeker.

If you fully agree on this terms and condition, get back to me so we could proceed.

You Must review your information.

SEND YOUR APPLICATIONS TO THE BELOW OFFICE.

CEO Harsh Roongta
General Consultant,
Apna Paisa Loan/Insurance.
Web site: www.apnaloan.com
Phone : [Tel:+447035968712](tel:+447035968712)

Are you a scam?

(I say this because I have about 4 other loan scams going on at the same time. I was just going to let this banana-crammer go).

APNA LOAN INVESTMENT CENTER. LONDON

6 Bishop Gate, London EC2N 4DA

22/7/2009

Dear Client Thomas Payne

WE ARE NOT SCAM.

Thank for your e-mail. Your last emails are giving me signs that you never appreciated all what I am about doing for you. I have never involved myself in any form of scam activities and I see no reason why you should be taking this matter too far to that extent. I do what pleases others, because I noticed that those who does what pleases others are the once that receives reward from God mostly. I am a Man of high reputation. Just that I don't like bragging with what I have done for people. If you must know, I have customers like you overseas who receives their loans successfully all because they never doubted my transaction.

If you can recall properly, we are offering you a loan without a collateral based on trust. Isn't that a sign of good business relationship? This is questionable. I am assuring you that you will get this Loan as soon as this loan insurance is made. I Understand the fact that you are trying to avoid been scammed, But you still have to Understand the fact that \$350,000.00. is not a little Loan and we are offering it to you because we Trust you and believe that you really need to get this Loan. Getting Loan from this Loan Investment Company is 100% Rest assured and the Legitimacy of this Transaction is Guaranteed. Just Try and Finalize this Transaction Okay.

This is interesting but not impressive. Most failures in life are people who never realize how close they where to success when they gave up. This is an opportunity for you. And I will do every thing possible to make sure that you grab this opportunity. I know how painful it is putting my self in your shoes, The best ideas in the world are put together by so many people and not just one person, what makes you feel that we can't share ideas? Why are we humans? This issue of you asking this transaction a scam will not contribute positively to this transaction. This is because when there is trust in business, business excel. Transactions like this are hard to believe, only the end tells. Hope you are used to this phrase " the ends justify the means". No body is interested to know how you started, they will always want to know how you will end. Surprising things are more appreciable than non surprising things, I am going to put a surprise in your face as long as this transaction remains.

CEO Harsh Roongta

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That picture you included in your email – is that supposed to be you and your associates?

Thomas

(The picture he included in his emails was a hyperlink pointing to the website where he stole the picture from).

APNA LOAN INVESTMENT CENTER. LONDON

6 Bishop Gate, London EC2N 4DA

22/7/2009

Dear Client Thomas Payne

WE ARE NOT SCAM.

Good day sir,

THANKS FOR YOUR WELL NOTED EMAIL, IF YOU COUNT FROM YOUR LEFT, I AM THE THIRD PERSON, WHILE THE LADY IS MY SECRETARY.

THE OTHER MEMBERS ARE ALSO WORKING WITH THE FIRM. THE COST OF INSURING YOUR LOAN IS \$1400 USD, BUT IT WILL INTEREST YOU TO KNOW THAT THE INSURING FEE WILL BE PAID BY THE LOAN SEEKER AND THE LOAN FIRM.

I WILL ADVISE YOU LET US KNOW WHEN THE INSURANCE FEE CAN BE PAID BY SO THAT WE CAN GIVE YOU THE PAYMENT INSTRUCTIONS. (THIS WAS CLEARLY STATED ON NUMBER ONE OF THE LOAN TERMS AND CONDITION OF SERVICE.)

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Please explain to me why when you click on the picture, it takes you to a site where it describes everyone in the picture and says that it is a Foundation that is receiving money from a bank (Union Bank of California).

Here is the article – I see in the names, there is no Harsh Roongta...

Care to explain that? Click on the picture you sent me and see for yourself.



CAPTION: San Francisco Japantown Foundation board members accept \$10,000 donation from Union Bank of California. From left to right: Allen Okamoto, Rich Hashimoto, George Tanaka of Union Bank, Jerry Ono of Union Bank, Sandy Mori and Bob Hamaguchi.

Union Bank of California on March 13, 2008, presented the San Francisco Japantown Foundation with a \$10,000 donation to support the organization's mission. George Tanaka, Union Bank of California vice president and diverse market's administration manager, presented the check to the Foundation on behalf of the bank.

"Union Bank has been part of Japantown for many years and our donation represents our continued investment in, and commitment to, the community," said Tanaka. "We would not be able to be a part of such a great endeavor without the longstanding relationships cultivated at the local branch level by Japantown branch manager Keiji Miyoshi and all of our branch staff."

"We're very grateful to Union Bank for this significant donation and thank Mr. Tanaka and the bank for believing in our mission to support nonprofits that promote and serve San Francisco's Japantown," said board member Sandy Mori, who accepted the donation on behalf of the Foundation. "Union Bank's generosity will contribute to a brighter future for the Japantown community."

See sfjapantownfoundation.org for more information.

MEDIA: Text file of complete press release available here: sfjapantownfoundation.org/files/sfjapantownfoundation_uni...

(This was the text of the article of the website after you click on the picture. Notice it names all of the people in the picture, and there is no Harsh Roontga).

Good day and thanks for your well noted email, i will explain to you why we had that picture of our members pasted to you. The site and article that was shown to you are true, I was not on that picture for security reasons, I am his personal assistance (PA) .

Roongta is my superior, i act on his behalf. This is my office, the picture presented to you was I and my co-workers. He always asked us to give loan applicants his web site. Very sorry if that upset you okay.



Do you remember that you said that you were the third one from the left and the woman was your secretary?
Are you now telling me that you lied to me? Is this how you do business with people? And the article states
that they are representatives from the Union Bank of California, not APNA Loan Firm from London.

Thomas

I do remember what i said, i am just his personnal assistant and i was describing my self on the picture. the
other members are our business assocaite okay.

We and our local bank officials.

What do you have to do with Union Bank of California? You are supposed to be APNA Loans from London,
correct?

Thomas

HOW CAN YOU ASK SUCH A QUESTION WHEN YOU KNOW OUR MAIN AIM IS TO MAXIMISE PROFIT.

What are you talking about? All I asked is how you were affiliated with Union Bank of California? You said that
picture was you and your colleagues from APNA Loan right? That what you said, but the caption said it was
employees of Union Bank of California. All I asked is what does one have to do with the other?

Thomas

OK I UNDERSTAND WHAT YOU MEAN, NOT ALL ARE WITH THE UNION BANK OF CALIFONIA, THIS IS A LOAN
FIRM, SO WHEN FUNDS IS TO BE TRNAFERED FOR LOAN PURPOSE, IT IS TRANFERED FROM THE UNION BANK
OF CALIFONIA, WE OPERATE ALSO WITH CITI BANK AS WELL JUST TO MAKE SURE IT GETS TO YOU, THE
PICTURE ARE ALSO WORKING WITH US, THIS FIRM WORKS WITH THE UNION BANK.

HOPE YOU NOW UNDERSTAND, PLEASE LETS GO ON WITH OUR PURPOSE OF EVER MAKING CONTACTS.

Send me the Loan Application.

Thanks,

Thomas

(This is getting funny, so I act like I accept his lame explanation).

SIR I THINK I HAVE ALREADY GIVEN YOU THE APPLICATION FORM..

Apna Loan INVESTMENT CENTER. LONDON
6 Bishop Gate, London EC2N 4DA
27/7/2009
Dear Client,

(LOAN APPLICATION FORM)

Full Name:.....
Location:.....
Marital status:.....
Country.....
Contact Phone numbers:.....
Amount Needed:.....
Contact E-mail:.....
Occupation:.....
Loan Duration
Annual Income:.....

Please submit this application form with your driving license or a copy of your ID card with passport.

You Must review your information.

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That is your entire Loan Application Form? All I have to do is fill that out to see if I get approved? What other information do you require?

Thomas

JUST FILL OUT THE ENTRIES THEN LETS GET STARTED, BELOW OTHER REQUIREMENT CAN BE ASKED.

First of all, this is a business loan so most of these questions don't apply.
Second, when you speak to me, speak a little less rudely.

I will fill this out using my company's information.

Full Name:.....xxxxxxx xxxxxx, Inc.
Location:.....1422 Lake Road, Medina Ohio 44256
Marital status:.....N/A
Country.....USA
Contact Phone numbers:.....330-666-9269
Amount Needed:.....\$350,000.00
Contact E-mail:.....t.payne@xxxxxxx.com
Occupation:.....Accountant/Finance
Loan Duration7 years
Annual Income:.....N/A

Apna Loan INVESTMENT CENTER. LONDON
6 Bishop Gate, London EC2N 4DA
27/7/2009

Dear Client Thomas Payne

(COMPANY LOAN TERMS AND CONDITION OF SERVICE)

VERY SORRY IF I MAY SOUND RUDE TO YOU, BUT ONE REALLY GET UPSET WHEN CLIENT ASK TOO MANY QUESTION, WHEN IT HAPPENS THAT WE ARE THE ONCE WHO IS RUNNING AT A HIGH RISK. VERY SORRY SIR.

(1) For security reasons, This company has an Activation cover in case of future loss/death insurance by both parties. So the loan will be Activated under the stipulated law before any transfer of funds can be transferred..

THE COST OF INSURING YOUR LOAN IS \$1400 USD, BUT IT WILL INTEREST YOU TO KNOW THAT THE INSURING FEE WILL BE PAID BY THE LOAN SEEKER AND THE LOAN FIRM.

(2) The stated sum of money due (US\$350,000.00.) for loaning must be paid back within a minimum period of (7years).

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So if I borrow \$350,000.00 at 4% interest, my monthly payment would be \$1000.07 like your email says? That is for 7 years (84 months) correct? I am just trying to verify all of the information.

Thanks,

Thomas

(Do the math in your head – 84 payments times \$1,000.00 per payment...Not bad when you borrow \$350,000.00)

The content of your mail was well noted, all figures presented to you should be well taking into consideration as the monthly payment will be meant by you till the end of this transaction.

we will proceed on this after your insurance fee has been received.

I was just verifying if all of the numbers were correct. Are they?

Thomas

HOW ARE YOU PROCEEDING WITH THE LOAN SINCE YOU HAVE AGREED TO THE COMPANY TERMS AND CONDITION. SHOULD I GIVE YOU THE PAYMENT INSTRUCTION ON HOW TO GET THE INSURANCE FEE MADE?

Can't you just answer a question? I was asking if the numbers you gave me were correct. Please answer.

Thomas Payne
Accountant

THE NUMBERS I GAVE TO YOU ARE THE EXACT FIGURE.

So you are saying that if I borrow \$350,000.00 for 7 years at 4% interest, then my monthly payments will only be \$1000.97?

How do you make money on loans? By my calculations, I would be paying back \$1000.97 for 84 months (7 years).

If you multiply this out, you are only requiring me to pay back \$84,081.48.

So if I borrow \$350,000.00 from your company, I only have to pay back \$84,000.00???

Thomas Payne
Accountant

please let me know what you are driving at

(I'm driving at that you are a complete and utter moron...).

I was asking you to verify the numbers – that they were correct.

And you said they were.

How could they be???

Instead of getting mad or upset because I ask questions, you should pay attention and do your job correctly.

Thomas Payne

Accountant

EXCUSE ME SIR, OK WHAT DO YOU WANT ME TO DO ? INCREASE THE MONTHLY PAYMENT OR THE LOAN PERCENTAGE OR WHAT, IF YOU DO NOT WANT THIS LOAN THEN GO ELSE WHERE.

Are you saying that the numbers are correct? I want a loan, but only if the numbers are correct.

Thomas Payne

Accountant

ok i will go back to my library then get back to you. Sorry if there might be a mistake

If there might be a mistake??? You calculate that I only have to pay off \$84,000.00 for a \$350,000.00 loan, and you only think that there might be a mistake? You'll never make Employee-of-the-Month that way.

Thomas

Apna Loan INVESTMENT CENTER. LONDON

6 Bishop Gate, London EC2N 4DA

30/7/2009

Dear Client Thomas Payne

VERY SORRY IF I MAY UPSET YOU WITH MY PREVIOUS CALCULATION.

Loan Balance: \$350,000.00
 Loan Interest Rate: 4.0%
 Loan Term: 7 years
 Monthly Loan Payment: \$4,784.08
 Number of Payments: 84
 Cumulative Payments: \$401,862.94
 Total Interest Paid: \$51,862.94

Note: The monthly loan payment was calculated at 83 payments of \$4,784.08 plus a final payment of \$4,784.30.

It is estimated that you will need an annual salary of at least \$574,089.60 to be able to afford to repay this loan. This estimate assumes that 10% of your gross monthly income will be devoted to repaying this business loans. This corresponds to a debt-to-income ratio of 0.6. If you use 15% of your gross monthly income to repay the loan, you will need an annual salary of only \$382,726.40, but you may experience some financial difficulty. This corresponds to a debt-to-income ratio of 0.9

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Is there another loan officer or representative from your company that I can speak with instead of you? I don't know if you are inexperienced, or just incompetent, but I would rather not deal with you anymore in this

business. Please transfer me to another representative from you company so I can continue this business. I have great interest in procuring this loan for my business, but I would request someone more intelligent and competent to finish the process. I wouldn't want my money mistakenly re-routed to West Africa, or some shit hole like that.

Thomas

CONTACT YOUR BASTARSD SELF, YOU FUCKING WHOLE, FUCK YOU ASS HOLEE..
YOU ARE A FOOL. AS WELL AS YOUR MUM AND DAD, WIFE AND KIDS IF ANY. OGUN GO KILL YOU
GENERATION...

You sure are sensitive for a loan officer. You should learn how to take constructive criticism. It is almost like you are yelling in some primitive, uncouth, West African language instead of English which you speak so well.

Thomas

Did you see how all of those filthy Nigerians are killing each other over there? That is so great... I hope they kill off the entire population!

Thomas

No response? Maybe you were killed by your own stinking countrymen in the violence in Nigeria. That would be great!

Thomas

At some point late in the game, I think he realized he was being baited. That was what was behind his comment, "please let me know what you are driving at". He was waiting for me to tell him I knew it was a scam. I played a little longer, and he went along for the ride. In the end, I was trying to get him to contact me with a new persona as I requested, because I was going to go off on how stupid Harsh Roongta was, etc. etc. etc. Ah well, still a pretty good bait.