

This started off as your typical Loan Scam (3%, no credit check, just pay the fees...). This moron was posing as the owner of a finance/loan company with millions in capital – but yet, when I told him how much I wanted to borrow, he did not know how to calculate the loan payment correctly (in which he would later ask me to teach him how to do it). This scambait ended shortly after I started it from Greg's email, but I baited this idiot under two other persona's (I think he actually had one of my Yahoo Account's shut down – pissed me off because now I am missing some of the hilarious letters that we sent back and forth).

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Hello;

I am the proprietor of a small business and I am looking to expand. I am in need of a small business loan and I was wondering if you could send me your terms and rates. Thank you.

Greg Wilson

\*\*\*\*\*

Hello,

I received your email regarding a Loan, This is Smith Hooks Loan Investments from Madrid, Spain. We offer out financial help to the public with low rates of 3% from the range of \$2,000 to \$100,000 (Personal Loans) \$20,000 to \$5,000,000 (Business Loans) 100% Project, business and personal Funding with secured and unsecured loans available. I have attached below the Loan Application which you have to fill out and send back to me so that i can send you the Loan Terms for the Loan. I await your urgent response.

Regards,

Smith Hooks

Tel: + 34-693-378-449

Fax: + 34 940-462-132

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You have to be kidding me - is that an Official Loan Form??? Are you operating this company out of your basement??? Tell me, this is some kind of joke, isn't it.

Greg

\*\*\*\*\*

Hello Greg,

I received your mail and the content was well noted. That is the Loan Application Form not the Loan Contract Agreement. This is a private Loan company located in Madrid, Spain and this company is been registered by the Lender's association here in Spain. Can you tell me how much you need as Loan so that i can send you the Loan Terms. I await your urgent response as soon as possible.

Regards,

Smith Hooks

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So is this the actual loan contract/application, or just an informational request? Are you an accredited/licensed financial institution? Please send me more information about your company - I am interested in obtaining a loan and your rate is far better than anywhere I've seen, but I would like to look into this further before I commit to anything.

Greg Wilson

\*\*\*\*\*  
I'm looking to borrowing \$30,000.00 for my business. What would the terms be on a \$30,000.00 loan (APR, term life, monthly payment, etc.).

Thanks alot,

Greg Wilson  
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**LOAN COMPUTATION TERMS**

Loan Amount:**\$30,000**  
Loan Interest Rate: **3.00%**  
Loan Term:**72 months**  
Monthly Loan Payment:**\$429**  
Number of Payments: **72**  
Cumulative Payments:**\$30,900**  
Total Interest Paid:**\$900**

I await your urgent response as soon as possible so that we can move to the next step of the loan which is the Approval.

Regards,  
Smith Hooks  
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I just did the math myself - I'm getting a payment of \$455.81 for a loan of \$30,000.00 for a term of 6 years at 3.0% interest. This means a repayment of \$32,818.34 over the period of the loan. Tell me how you came up with those numbers? I just want to make sure there are no mistakes...

Greg Wilson  
\*\*\*\*\*

Hello Greg,

I received your mail and the content was well noted. The monthly Repayment is \$429 which was calculated with 3% for a period of 6 years which is 72 Months. The Terms were 100% Correct. Is the Loan Terms acceptable to you so that we could proceed.

Regards,  
Smith Hooks  
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OK, what I'm asking is how you came up with \$429.00 as the monthly payment and the total due of \$30,900.00? Did you just multiply the principal times 3%? Do you not know how to calculate a loan payment correctly? Do you not compound the interest in the annuity? I would like to make sure the loan terms are absolutely correct before I proceed.

Thank you very much,

Greg Wilson  
\*\*\*\*\*

Hello Greg,

I received your mail. I have re-stated the Loan Terms again for you below.

**Loan Amount: \$30,000**  
**Loan Interest Rate: 3.00%**  
**Loan Term: 6 years**  
**Monthly Loan Payment: \$455.81**  
**Number of Payments: 72**  
**Cumulative Payments: \$32,818**  
**Total Interest Paid: \$2,818**

This is the company's address 47 Plaza de Espana 28013, Madrid Spain. This is my phone number +34693378449. I await your urgent response

Regards,  
Smith Hooks

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Hello;

Send me the loan application. What do you need to procure in the lines of collateral for the loan. Tell me what statements you need or what documents you require so I can start getting them ready. Thank you.

Greg Wilson

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Hello Greg,

Since the Loan Terms is accepted to you, At this point in time, you are semi-approved of this fund. For you to be totally approved and secure this loan, you have to tell us the type of loan you will want to apply for. Either the Collateral loan or the Non Collateral. Each option has its own requirements. Please find below the two type of loan.

**Collaterals Process (Secured Loans):** A collateral loan is also called a secured loan. It is a loan obtained from a banking or other financial institution, where in exchange, the creditor may sell that which is offered for collateral if the loan is unpaid. I usually require an equity based property as collateral for my loan acquisition. In a collateral loan, an extra repayment time of one month is given to the borrower in case the duration of time has passed and the borrower is not able to repay the full amount of loan. You will need to have a reasonable Collateral if you go for this option and we will need a copy of ownership and other relevant document relating to the property before we can accept your collateral, in which checking if the collateral can replace the loan amount requested for and also confirming if it belongs to you and not your family.

This option sometimes disqualifies borrowers from getting a loan from us. If the extra time duration has passed and the borrower does not complete the borrowed amount, the collateral used in securing this loan will be claimed and even the half payment sent will also be claimed and the borrower will be sued to court for property change of ownership.

Borrowers are also advice to go for the Non Collateral option if you are not too sure that you will be able to return the loan to avoid loss-age of property because no body can determine the future.

**Non Collateral Process: (Unsecured Process):** This process is very different from the Collateral Loan. Any body, any were can apply for this kind of loan. In this process, an advance fee is required. This fee serves as collateral (Deposit Fee advance). This way, the bank is secured against the default risk of the borrower not being able to meet the interest payments. One thing about this alternative option is that it is a Non-collateral/security obtained from banks here, which is popularly known as bank securities. Because of the risk and expenses when collateral are presented, So this is why we personally always advice that our customers should simply go for the non collateral alternative because it is far better than the collateral loan.

As soon as the fee is paid, it is deposited in the bank so that in case of any time you are not able to complete the total payment of the loan, the Non Collateral fee that would be deposited in the bank must have yielded to interest that will help you in the completion of your loan re-payment. It is really advisable to go for this option so that you may not have any difficulty in your repayment schedule. The Non Collateral payment is **\$585**

Once this stage has been taken care of, we send you a loan approval document and loan agreement document which you will need to sign on. Once you have signed on the loan agreement document, we will proceed to the transfer of the loan to your bank account or any other means you wish to receive the loan with. Call me as soon as you have received this email so that we can discuss more on the phone. I await a reply.

Best Regards

Mr Smith Hooks

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Thanks for not reading my email - as I said, there are NO OWNERSHIP DOCUMENTS for purchases of assets for use in a business which is what I want to use as collateral for the loan. So I am asking again, what do you need in the form of documentation for collateral for the loan?

Greg Wilson

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Hello Greg,

I received your mail. I have attached the Loan Application which you have to fill out and send back to me. You have to send me the Ownership document of the property you have and you want to use for the Collateral Process. You have to scan and attach the document to me.

Regards,  
Smith Hooks

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A few emails ago, you told me that it wasn't the actual loan application. There is no way that that application is an official form from a reputable institution. It looks like it was designed and typed up by a 10-year old. Tell me, are you joking with me?

Greg Wilson

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Hello Greg,

I received your mail. This is the Loan Application not the Loan Contract Agreement. This is been sent to every client requesting for Loan in my company. This is not a joke. This is a serious Transaction which i believe you are serious too.

Regards,  
Smith Hooks

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No, I have not sent you any documentation because I'm still trying to determine if this is a hoax or if it's real. I'm not even sure what kind of documentation you need for the Collateral. You say "Ownership Document" in an earlier email, but there is no Ownership Documentation when you purchase assets in the form of store fixtures and equipment for a business. So, what do you require? Do you really want me to fill out that silly, ridiculous looking form you sent me? Should I fill it out with a crayon? I don't mean to sound sarcastic, but this is the strangest finance company I have ever dealt with. Let me know.

Greg

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Hello Greg,

I received your mail. You have to show me proof of ownership of the document you own which you decided to use for the Collateral process or you can choose the other option which is the Non-Collateral Loan.

Regards,  
Smith Hooks

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OK, let me try this one last time.

I own a business. It is worth approximately \$150,000.00. A business is made up of assets. The sum of all of the assets of the company equals approximately \$150,000.00. There is no ownership document that encompasses the total net worth of the assets - to put it plainly; there is no Title or Deed for a sum of assets in a company. Therefore, since there is no Title or Deed for an accumulation of my businesses assets, I am asking you once again what do you require for documentation for the collateral? If you tell me once more that you need the ownership documents for the proof of collateral, then this will be the last time we speak.

Once again, I don't mean to be rude, but I'm tired of repeating myself.

Let me know,

Greg Wilson

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Hello Greg,

I received your mail. Since you don't have the papers for the Collateral you want to use for the Loan, You then have to go for the Non-Collateral Loan. Please check my email which i sent to you regarding the Loan Approval Process and get back to me.

Regards,  
Smith Hooks

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I saw and read all of your emails and it is obvious that this is not a real business because you know nothing about business or the loan industry. First, you don't even know how to calculate a monthly loan payment correctly, then you send me that form that looks like a child made it, and then you keep insisting on seeing Ownership Documents for a business – if you were a real loan company you would have requested Financial Statements from the business. You are obviously a fraud and an idiot and I would suggest that before you pose as a loan officer or a business owner, you actually learn a little more about business and the loan industry.

Greg

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This ended the bait with "Greg Wilson". Smith did get a hold of me once through Yahoo Messenger trying to convince me he was real. Soon after this bait ended, I baited him under another Yahoo persona, Debbie Dawson, a porn star from Ohio. This was a fun bait, because not only did he admit to me that he was a 419 scammer, but he wanted me to help him get "clients". Unfortunately, someone that I was baiting had my Yahoo email shut down, so I lost all of the emails and chat sessions. He told Debbie he loved her, he asked Debbie to show him how to calculate a loan correctly, and he asked Debbie for free porn movies. To this day, I still see his name come up in my chat list for Greg Wilson, so I occasionally send him messages, some of which are included here.

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----- Our chat on Tue, 11/25/08 12:56 PM -----

**smith.hooks23 (12:28 PM):** you have to trust me

**Greg's (12:29 PM):** trust you? why?

**smith.hooks23 (12:29 PM):** you have to

**Greg's (12:31 PM):** As I recall - it wasn't about trust, it was about you not knowing loan documentation and sending me that silly looking loan application...

**smith.hooks23 (12:32 PM):** That was the Loan Application form

**smith.hooks23 (12:33 PM):** there is nothing wrong with it

**Greg's (12:34 PM):** It looked like a 4 year old designed it - and the whole thing about ownership documents...

**smith.hooks23 (12:35 PM):** That is why i told you to go for the Non- Collateral Loan

**smith.hooks23 (12:35 PM):** Since you can not provide the ownership documents for the Collateral you want to use for the Loan

**Greg's (12:36 PM):** I don't need a non- collateral loan - I have over \$200,000.00 in assets (here we go again...)

**smith.hooks23 (12:37 PM):** Then provide the documents of ownership

**Greg's (12:38 PM):** There are no documents of ownership for business assets - we went through this last time...

**smith.hooks23 (12:38 PM):** I never received it

**Greg's (12:39 PM):** never received what?

**smith.hooks23 (12:40 PM):** The documents

**Greg's (12:41 PM):** There aren't any!!!!!! They are business assets! There is no ownership documents for business assets - do you know anything about business? ? ?

**smith.hooks23 (12:41 PM):** Yes of Course

**smith.hooks23 (12:41 PM):** Then you can not use it for Collateral process

**Greg's (12:41 PM):** It doesn't seem like it

**Greg's (12:42 PM):** And that's why I said no thanks to your loan...

**Greg's (12:51 PM):** do you remember all of this now?

**Greg's (12:56 PM):** are you there?

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He sent to Instant Message to me on accident...

----- Our chat on Wed, 12/10/08 1:59 PM -----

**smith.hooks23 (1:42 PM):** \$\$ SILAS POTY \$\$... THAT IS ME

**Greg's (1:44 PM):** Yeah, so...

**smith.hooks23 (1:44 PM):** what is your concern? ? ? ? ? ? ? ?

**Greg's (1:45 PM):** I have ni idea what you are talking about

**Greg's (1:45 PM):** no idea\*

**smith.hooks23 (1:45 PM):** what is the idea?

**Greg's (1:46 PM):** Why did you message me?

**smith.hooks23 (1:46 PM):** sorry not for u

**smith.hooks23 (1:46 PM):** OK?

**Greg's (1:46 PM):** yep

**smith.hooks23 (1:47 PM):** where are u from?

**Greg's (1:48 PM):** USA

**smith.hooks23 (1:48 PM):** which state in USA?

**Greg's (1:49 PM):** Ohio

**smith.hooks23 (1:49 PM):** Can i call u on phone\

**Greg's (1:50 PM):** for what?

**smith.hooks23 (1:50 PM):** just want to be sure if you are saying the truth

**Greg's (1:50 PM):** why do you care?

**smith.hooks23 (1:51 PM):** fuck off

**smith.hooks23 (1:51 PM):** you scammer

**Greg's (1:51 PM):** lol

**smith.hooks23 (1:51 PM):** you think i don't know

**smith.hooks23 (1:51 PM):** you are scammer

**Greg's (1:51 PM):** whatever nigger

**smith.hooks23 (1:52 PM):** kiss my ass

**smith.hooks23 (1:52 PM):** you fucking scammer

**smith.hooks23 (1:53 PM):** you asshole

**smith.hooks23 (1:53 PM):** don't contact me again

**Greg's (1:53 PM):** you're the one advertising loans and you don't even know how to calculate the payments correctly

**smith.hooks23 (1:53 PM):** teach me you asshole

**Greg's (1:54 PM):** sorry, I don't help niggers - they smell too bad and are stupid

**smith.hooks23 (1:54 PM):** fuck u

**Greg's (1:54 PM):** lol

**smith.hooks23 (1:55 PM):** which part of the Forest are you from?

**smith.hooks23 (1:55 PM):** which part of the Forest are you from?

**Greg's (1:56 PM):** what nigger?

**smith.hooks23 (1:56 PM):** Just fuck off

**smith.hooks23 (1:56 PM):** OK

**smith.hooks23 (1:56 PM):** You Black Monkey

**Greg's (1:56 PM):** whatever nigger - go back to your bananas

**smith.hooks23 (1:57 PM):** which i got you to suck dry

**smith.hooks23 (1:58 PM):** you belong in the street

**Greg's (1:58 PM):** lol - niggers are so funny

**smith.hooks23 (1:58 PM):** Your Father

**smith.hooks23 (1:58 PM):** Kiss my blaci

**smith.hooks23 (1:58 PM):** Kiss my black Ass... You asshole

**Greg's (1:59 PM):** everyone should own a nigger - they are fun to watch

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After months of harassing this idiot with emails and IM's, he finally responded...

----- Our chat on Thu, 2/5/09 9:41 AM -----

Greg's (9:25 AM): Monkey wanna banana?

Greg's (9:31 AM): Monkeys like bananas

smith.hooks23 (9:31 AM): Go fuck ur self

smith.hooks23 (9:31 AM): Mugu

Greg's (9:32 AM): what does mugu mean, monkey?

smith.hooks23 (9:32 AM): it means maga

Greg's (9:32 AM): ?

smith.hooks23 (9:32 AM): i will eat ur money and u will never get u want

Greg's (9:33 AM): i don't know that one either, monkey

smith.hooks23 (9:33 AM): move ahead then

Greg's (9:33 AM): i just like teasing monkeys

Greg's (9:35 AM): monkey don't wanna play anymore?

Greg's (9:36 AM): is monkey sad?

Greg's (9:38 AM): is monkey really, really mad?

smith.hooks23 (9:39 AM): ur father

smith.hooks23 (9:39 AM): u dey mad self

smith.hooks23 (9:39 AM): u want make i use my juju take kill u

Greg's (9:39 AM): what is juju monkey?

smith.hooks23 (9:39 AM): i mean VOODOO

smith.hooks23 (9:40 AM): I MEAN VOODOO

Greg's (9:40 AM): what is vooooo monkey?

smith.hooks23 (9:40 AM): i can kill you within second

smith.hooks23 (9:40 AM): u are gone forever

smith.hooks23 (9:40 AM): fool

Greg's (9:40 AM): i thought you were a white loan officer from spain?

Greg's (9:40 AM): monkey

Greg's (9:40 AM): monkey doesnt know who he is

Greg's (9:41 AM): he thinks he's a magic monkey

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More to come?