

Laying It On The Line

I have been asking the Loan Lads about a revolving Business Line of Credit when the email me with loan offers to test their knowledge of Banking and Finance (it is practically zero!). This fool doesn't know how to answer my question or know what his mistake is, so he sends me the same email over and over.

Good Day,

Are you a business man or woman? Are you in any financial difficulties or do you need funds to start up your own business? Do you need loan to settle your debt or pay off your bills or Do you have a low credit score, and you are finding it hard to obtain capital loan from local banks/other financial institutes? Do you need a loan or funding for any reason such as,

- * Vehicle Loans
- * Real Estate Loans
- * Business Loans
- * Other Loans
- * Line of Credit
- * MasterCard

Applicant should apply with the following details:

Name.....
Country.....
Address.....
Tell no.....
Occupation.....
Monthly income.....
Loan amount needed.....
Duration.....

LOAN RATES:

We Offer loans out at 3% rate

Contact us via Email: barryheartloanfirm@gmail.com

Note: Loan is giving out for just 3% interest rate yearly. Kindly be informed that loan will be given to you in any country you resides in the world.

I see from your advert that you offer lines of credit. Nice...I am interested in obtaining a \$120,000.00 revolving Business Line of Credit on behalf of my company. I would like to know what are the fees associated with the unused balance, the effective rate, underwriting fees, and any other applicable costs. Please send me a company prospectus as well. Thank you.

Calvin Hobbs

Sales Director

White Haven Computer Services

<http://WhiteHavenComputerServices.com>

Hello,

We got your mail, and we want you to know that we are also happy for you coming to ask for a loan in our company okay. Here is the loan terms and condition for you to see on how you will be able to pay back the

loan in due time and also you are required to choose an option that you will like to receive the loan from into your bank account or at your door step .

HERE ARE THE CALCULATIONS BELOW :

Loan Balance: \$120,000.00

Loan Interest Rate: 3.0%

Loan Term: 10 years

Monthly Loan Payment:\$1,158.73

Number of Payments: 120

Cumulative Payments: \$139,047.45

Total Interest Paid: \$19,047.45

Note: The monthly loan payment was calculated at 119 payments of \$1,158.73 plus a final payment of \$1,158.58.

TRANSFER OF YOUR LOAN FUNDS

1. Western Union Transfer :This is the most fastest means of transferring money within 5 hours you will receive the funds to your country via western union . This will only cost you just \$565
2. Bank to bank Transfer: This is a kind of transfer that will require you to send us your bank account information to enable us transfer the loan to you via Bank and the loan will reflect in your account within the next 8 hrs after the loan has been transferred. it will also cost you just \$654 to enable the bank transfer you the loan into your bank account and it will take up to 24 hours for the loan to reflect into your bank account after the fee has been confirmed by the bank.
3. Courier Delivery Service : This is a kind of transfer where we will have to issue a check to the delivery company so that they can deliver the loan to you at your door step. If you chose this option, you will be required to send us your real address and phone number where the loan can be delivered to . and this will only cost you the sum of \$876 because it will require the service of our agent to send you the loan to your country to your personal home at your door step.

If you have chosen one of these options you want the \$120,000.00 to get to you we want you to get back to us so that we can give you the information you need to make the payment so that we can help you contact the cheque delivery service, the western union or our bank to transfer it to your bank by bank to bank or you send us your bank account information for our bank to transfer it to your bank account.

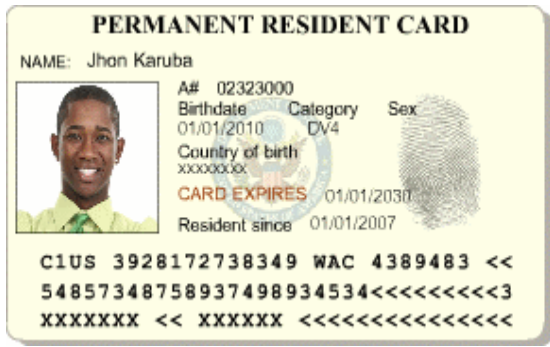
We need your response to hear from you soon as possible okay that the transfer of the \$120,000.00 can get to You.

TRANSFERRING BANK

WELCOME TO KBC BANK OF BELGIUM



LOAN WILL BE TRANSFERRED FROM MY BANK OF BELGIUM WHICH IS [KBC Bank](#) (Kredietbank, Cera, Centea 3, Bank van Roeselare) Location (Brussels IN Belgium) [SWIFT BIC-code](#) (KRED BE BB TO YOU)



This idiot tried to liven up his email to make it professional – this entire email was in an olive green background, using gay font, with these gay pictures that he stole from Google – yes, they were hyperlinks to “Google Search Results...”.

What is all of this nonsense? Did you read my first email? I am interested on a \$120,000.00 revolving Business Line of Credit, so why did you send me this?

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

He sent me the same email from above...

Why did you send me the same email? Please answer my question and get back to me.

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

Thank you for the email and i must say that this is confusing because you stated that you needed the sum of 120,000.00 usd which i have calculated to you so tell me what else do you want to know from me

I asked about a Business Line of Credit and you gave me terms for a Conventional Loan. What don't you understand?

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

From: Jim Barry [mailto:barryheartloanfirm@gmail.com]
 Sent: Tuesday, September 07, 2010 10:01 AM
 To: Calvin Hobbs
 Subject: LOAN APPLICATION FORM { ONLINE FORM }

Thank you for email and i will need all this informations from you

loan are offer that 3% intereste rate

LOAN APPLICATION FORM { ONLINE FORM }

PERSONAL INFORMATION

First Name:

Last Name:

Contact Address:

country.....

State

Gender:

LOAN INFORMATION

Amount Needed:

Loan Terms & Duration:.....

Telephone:

Mr Jim Barry

Senior Project Finance In't Management

He doesn't understand so he wants me to fill out the silly "Loan Application", thinking that the answer to his mistake will be there.

This Business Line of Credit will be in my company's name, not mine. I gave you this information once – here it is again. I would like to know what are the fees associated with the unused balance, the effective rate, underwriting fees, and any other applicable costs. Please send me a company prospectus as well. Thank you.

LOAN APPLICATION FORM { ONLINE FORM }

PERSONAL INFORMATION

First Name:White Haven Computer Services

Last Name:N/A

Contact Address: 217 South High Street, Akron, Ohio 44308

country..... United States

State Ohio

Gender:N/A

LOAN INFORMATION

Amount Needed:\$120,000.00

Loan Terms & Duration:.....Revolving Line of Credit

Telephone:330-669-2473

Calvin Hobbs

Sales Director

White Haven Computer Services

<http://WhiteHavenComputerServices.com>

He won't know how to calculate anything, because he would normally take the amount, duration, and interest rate and plug them into a Mortgage Loan Website to find the payments. West African Scammers know nothing about finance except how to steal money. Let's see how he deals with "revolving" as the duration.

GET BACK TO ME AS SOON AS YOU READ THE EMAIL ALSO WITH THE TRANSFERTING OPTIONS

He sends me the same email with the gay pictures in it with this message. Where did he get 10 years as the duration? I guess he just made up a number so he could calculate the "loan".

Do you understand English? I asked about a Business Line of Credit and you keep emailing me the same thing. Why is that?

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

From: Jim Barry [mailto:barryheartloanfirm@gmail.com]
Sent: Tuesday, September 07, 2010 3:57 PM
To: Calvin Hobbs
Subject: Re: LOAN APPLICATION FORM { ONLINE FORM }

THANK YOU FOR THE EMAIL AND OUR LOAN ARE OFFER BETWEEN THE RANG OF 3000 USD TO 250,000.00 USD SO I THINK I AM OKAY WITH THIS

He is seriously confused now – he doesn't know what he is doing wrong.

I don't understand what you are saying. Do you realize that I am looking for a Business Line of Credit? You did say that you offered them. Why do you keep send me terms for a Conventional Loan?

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

From: Jim Barry [mailto:barryheartloanfirm@gmail.com]
Sent: Tuesday, September 07, 2010 4:04 PM
To: Calvin Hobbs
Subject: Re: LOAN APPLICATION FORM { ONLINE FORM }

well i only offer loans

Then why did you tell me you offered Business Lines of Credit???

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

Explain what busines line and credit is and maybe I can help you with this.

Barry

Are you kidding me, you moron?

Well, if you don't even know what a Business Line of Credit is, you should not tell people that you offer them and shouldn't advertise them in emails. Look in your first email you sent - it says "Line of Credit". You may want to look up what one is before you offer them so you won't look like such a fool.

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

No more responses. I have about four loan lads on the hook right now under different personas, and I think one of the others is him. We'll see how he is on FHA Mortgage Loans.

JIM BARRY FINANCIAL GROUP OF COMPANY

APPROVED BY BOARD OF FINANCE

DPCBR - 0113991

We Here By present this document as an vidence before this great firm that the sum of 120,000.00 usd has to be transferred to White Haven Computer Services which was calculated at 3% interest rate.

Loan Terms And Transferring Cost

Loan Amount Needed: \$120,000.00
Loan Interest Rate: 3. %
Loan Term: 10 years
Monthly Loan Payment: \$1,158.73
Number of Payments: 120
Cumulative Payments: \$139,047.45
Total Interest Paid: \$19,047.45

Note: The monthly loan payment was calculated at 119 payments of \$1,158.73 plus a final payment of \$1,158.58.

Transferring cost Western Union \$565
Bank To Bank Transfer \$654
Courier Delivery Service: \$876

Signed By The Board Of Finance
Ref: EA-ASL/6510YI/02.LII
SSL: 12/25/0034

Felicia Rotellini
JIM BARRY FINANCIAL GROUP OF COMPANY

online
Access of Email Account

He also sent me this gay-looking Loan Certificate was I was "approved". LOL - scammers are so stupid.