

Lizzie The Loaner

Another loan scam where I inquiry about a Line of Credit instead just to see them struggle. This is idiot has either been baited before or has a short fuse, because right when I started getting difficult, he was apathetic and just suggested I "walk away" if I don't like it. I made some comments at the end I am not particularly proud of, but did so in the spirit of scambaiting.

LIZZIE ROSSO LOAN FIRM
FINANCE AND LEASING ASSOCIATION
Energis the Whitehouse,
Melbourne Street,
Leeds Uk Ls2 7ps, United Kingdom.
Tel: +447035919861
Fax: +448712664072
Our Ref: BL678/12/06
Your Ref: Loan.

Attention:

We are in receipt of your requisition for the purpose of loan. In this connection you are hereby suggested to undergo this instructions which are very important :

You have to send to this office your application form to enable us to proceed with your loan.

Getting your loan application form indicating therein the purpose of loan, amount of loan required and duration of loan it will be scrutinized at our end and getting everything Ok, you will be sent a letter for the approval of the granted loan containing the amount.

The fixed rate of interest is 3% per annum depending upon the amount of the loan, tenure of the loan, and your capability.

With the above details you are hereby advised to fill in the loan application form below if only you are ok with it.

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: _____

In acknowledgment to these details, I will send you a well calculated Terms and Condition which will include the agreement. Furthermore be informed that you will also need a form of Identification which can be either a Driver's License or your working Identity card.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm
Tel: +447035919861
Fax: +448712664072

I am interested in obtaining a Line of Credit. Do you offer these?

Thomas

Attention:

YES.

Thanks For Your Patronage!

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm
Tel: +447035919861
Fax: +448712664072

Hi, how are you? Thanks for replying. What would be the terms and conditions if I applied for an \$80,000.00 Open-End Line of Credit for my business. Please let me know what information you require.

Thanks,

Thomas

Attention:

I got your mail. Before we can start processing your loan sum you have to fill in your loan application to enable us to send you the terms and condition.

Thanks For Your Patronage!

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm
Tel: +447035919861
Fax: +448712664072

I sent you the information. What else do you need to know?

Thomas

Attention: Thomas,

Got your mail. You are to fill in the below form.

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: _____

Thanks For Your Patronage!

Yours Faithfully,
 Mrs. Lizzie Rosso
 Lizzie Rosso Loan Firm
 Tel: +447035919861
 Fax: +448712664072

Thomas Payne
 1422 Lake Road,
 Medina Ohio 44256 USA
 Gender – Male
 Marital Status – Single
 DOB – 04/04/1969

Line of Credit - \$80,000.00

Annual Income - \$265,000.00
 Occupation – Business Owner
 Purpose of Loan – Business Investment

Notice there is no term for the Line of Credit – how could there be? I also inflated my earnings a tad to see how much he is going to try to fleece me on...

Attention: Thomas Payne,

Your mail and its content Regarding your loan application has been received and noted, As a matter of fact I am ready to offer you this loan in Good faith, as your Respectful Co-Operation will be required, though we

have had several cases were by Ungrateful customers gives us fake Identity and after Granting them the Loan, and Transferring the Funds to their Account, they are no were to be Found. We offer loan ranging from US\$2,000 to the maximum of \$30,000,000.00 USD. Regarding your financial application for a loan please be informed that the application have been Granted successfully.as I am willing to Loan you the amount of 80,000.00USD for a Period of 10 years at an Interest rate of 3%.

So below are the loan terms and conditions for 80,000.00USD Loan.

Loan Balance: \$80,000.00
Adjusted Loan Balance: \$80,000.00
Loan Interest Rate: 3.00%
Loan Term: 10 years
Monthly Loan Payment: \$772.49
Number of Payments: 120
Cumulative Payments: \$92,698.24
Total Interest Paid: \$12,698.24

Bank to Bank Transfer: the transfer of the loan must be a bank to bank transfer, except otherwise stated by my company management.

Loan agreement document: the company loan agreement document must be signed with the companys lawyer as an evidence of agreement made by the loan lender and the seeker.

Note: This loan has to be insured before any loan transfer can be done. The loan is to be insured in other to be sure of my money been paid as at when due.

If you are okay with the loan terms and conditions kindly get back to this office as soon as possible so that i can instruct my attorney to start processing all the legal document which you will be required to sign and return by you (Thomas Payne)

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

There was no loan term, so he just made one up. These idiots don't know how to calculate a loan so they go to mortgage websites where a lot have a Mortgage Loan Calculator right on the website. Unfortunately for our hero, I asked about a Line of Credit, which does not have a distinct term but this idiot doesn't know that and he had to punch some number into the website...

I asked for a Line of Credit...

What is all this nonsense???

Thomas

Attention: Thomas Payne,

What do you mean????

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

I was inquiring about a Line of Credit. You said that you offered them. What is all that nonsense you sent me? I don't understand where you got the 10 years duration for the Line of Credit and the payment as well. Are you an idiot? Do you know what you are talking about?

Thomas

Attention: Thomas Payne,

Yes but before you will get it, it will cost you 250GBP.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

I understand that there are fees associated with loans and Credit Lines, but what was all of that nonsense that you wrote about "10 years" and the payment??? Did you just make that up? I need to know the terms and conditions of the Line of Credit before I make any decision.

Please get this information to me as soon as possible.

Thank you,

Thomas

Attention: Thomas Payne,

i am ready to offer you the line of credit, before I can start processing it you have to effect the 250GBP but if it's not okay by you, you better walk away.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

I don't understand what you are saying. I am just asking for the terms and conditions of the Line of Credit.

Thomas

Attention: Thomas Payne,

I got the mail you sent to this office, I understand Line of Credit very well but i think that you are the one who did not understand what i am saying here. The way we offer Line of Credit here is very different from the way they offer it in you country, you can pay back the line of credit to us anytime you are okey with it but before that can be done you have to insure the amount first. The amount for the insurance free is 250GPB that is what i am talking about. As soon as amount is been paid the line of Credit will be given to you.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

You have no idea what a Line of Credit is, do you?

Thomas

Attention: Thomas Payne,

I have already told you how we work here but if you feel uncomfortable you can as well walk away because i am tire of explanation, the only way you can get it is if you can insured the credit first i.e send the fee of 250GBP you will offer it to you.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

You are obviously a scam and a fucking idiot.

Attention: Thomas Payne,

I have already told you how we work here but if you feel uncomfortable you can as well walk away because i am tire of explanation, the only way you can get it is if you can insured the credit first i.e send the fee of 250GBP you will offer it to you.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

Why do all black people steal? Is it in your blood? I am so sorry you are black and have to beg for money.

Thomas

Attention: Thomas Payne,

Why do you feel that this is black. Do not say what you don't know because is a sin and God Almighty will never ever forgive you. And don't call who you don't know name's that is also a sin; It seem that you are not a christian so you better repent before is too late.

I have forgiven you from my heart. God Bless You.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

I know you are a fake company because you obviously don't know anything about finance or the loan industry. I also traced your IP Address and it traces to Nigeria, do I know you are a poor, pathetic monkey who eats out of garbage cans so don't lecture me about what is Christian when all you do is sit on the internet and try to steal from innocent people.

I am sorry you are a black African. That must be horrible.

God hates you – look what he did to those stupid black Haitians. 200,000 dead! That's a good start. I hope he does it to you disgusting Africans as well – that would be great if a few million of you died...

Attention: Thomas Payne,

God will forgive you.

Yours Faithfully,
Mrs. Lizzie Rosso
Lizzie Rosso Loan Firm.
Tel: +447035919861
Fax: +448712664072

I read about how all of those Nigerians are killing each other over there – isn't that great? I just love it! You are solving the world's problems by killing each other. It's the same in the United States too. Blacks are 13% of the population and commit 80% of the crime – and most of that is killing other blacks.

I am so sorry that you are black. I pity you.

Thomas

What's the matter monkey? Nothing to say?

Africans are so stupid...

I know, these last comments were uncalled for, but I just wanted to piss him off bad!