

T-Bills and Lies

Another loan offer where the interest rate is 2%. These idiots do not understand finance and why it is not possible for loans to be under the T-Bill rate. I guess her company chooses to earn 2% and bear the risk of some random person from the internet defaulting, then to buy T-Bills and earn 4.18% which is guaranteed by the US Government. In this correspondence, her rationale is that she isn't from the US, she is from Malaysia, but the last time I checked, nationality didn't matter in the international money market.

Good Day Thomas Payne ,

I receive your messages and all the information you sent in has been verified and confirmed. At this point of further proceedings, I have below the loan terms and conditions covering the loan amount you need and the repayment period. With good faith and humility, You have come to the right place where you can get your loan fast and easy, I am a God fearing person and i hope you are a legitimate borrower, I want you to be faithful and truthful in this transaction, So that we can have a good business relationship ahead. I will like to assure you that all documentation will be sent to you once I receive your acknowledgment of the loan terms and conditions.

So, with due respect, I want to assure you that my company is willing to grant you this loan amount within 2 to 5 days depending on your quick response to this message. So, I will like you to confirm below the Loan Terms and Conditions and If you are in agreement with the Terms and Conditions, kindly inform me so that we can proceed And by the time the barrister fee have been paid, transfer will commence within 2 to 5 hours and the money will reflect in your bank account as soon as possible. Note, if there is anything you do not understand, kindly inform me so that I will explain to you better and also to make you Understand the procedure.

Here Is The Terms And Conditions/Repayment Schedule.

Principal Amount: \$350,000

Interest Rate: 2%

Duration: 7 Years

Monthly Loan Payment: \$4,468.60

Number of Payments: 84

Cumulative Payments: \$375,362.60

Total Interest Paid: \$25,362.60

Note: The monthly loan payment was calculated at 83 payments of \$4,468.60 plus a final payment of \$4,468.80.

The loans been demanded by you will be transfered to you as soon as it is approved and the firm is always in good assistance to the loan seeker and this will make you and the firm to continue this transaction as soon as you reply to this mail..

Once you agree to my terms and follow the instructions therein, you stand a chance of having your loan approved and transferred within via the option you have chosen. This depends on your seriousness, urgency, co-operation, trust, and understanding. in obtaining the loan.

IDENTIFICATION NEEDED: 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 as well as an International Passport if you have one. This is important to us try and bring it.

{ 1 } The applicant will start the repayment of loan a month after the loan has been transferred to the beneficiary's account.

{ 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 with the repayment will be given 2 weeks more as a grace period before legal actions will be taken to this effect.

{4} Transfer: Transfer commence immediately all necessary requirement has been made.

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The loan interest rate is 2%???

Thomas

Good Day Thomas Payne .

Compliment of the day to you from my end, your loan have been approved for transfer, I understand that you have agreed for the loan terms and repayment plan, and we wil be waiting to receive your banking information, in this process, I will make you understand the collateral process and the non-collateral process. You are to decide which one of them can you present for the loan acquisition.

COLLATERAL PROCESS

We usually require an equity based property as collateral for our loan acquisition. We do not accept any other property type or kind due to the fact that some of our customers have missed used this opportunity. They some times claim to have properties and send us copies of ownership, and when they are not able to pay back the loan and we want to claim these properties we then find out that the properties they claim to be there own they are not the right full owners .

NON COLLATERAL PROCESS.

One thing about the this alternative option is that it is a Non-collateral/security obtained from banks here which is popularly known as bank securities. When you obtain this non-collateral/security, it actually yield value which will eventually be equivalent to the loan you are obtaining during the stipulated duration of the loan. When you are unable to pay back the issuing Bank take the non-collateral which has yielded value as substitute for the loan. We will issue out your loan to the transferring bank immediately the collateral is provided or the non collateral for the loan is acquired from the bank.

So this is why we and I personally will always advice that our customers should simply go for the non collateral alternative when they do not have an equity based property to present as collateral.

The Non-collateral/security popularly known as bank securities

The non-collateral fee for the loan amount of \$350,000.00 will be \$550.00 which you are going to deposit for the Non-collateral certificate to preset for the needed document for the loan Non-collateral acquisition so that at the end of this transaction, non of us will go in lose, it is payable by the sole-beneficiary (BORROWER), Note that the fund is protected by a hardcover insurance policy, which makes it impossible to deduct any amount from the money before remittance. This means that the above Non-Collateral charges cannot be deducted from the fund and hence must be provided by you before your fund will be transfered to you . This is in accordance with section 13(1)(n) of the international funding act as adopted in 1993 and amended on 3RD July 1996 by the constitutional assembly. This is to protect recipients and to avoid misappropriation of funds.

after the acceptance of the Collateral and Non-collateral option, you are required to contact the transfer bank unit for immediate transfer of your loan.

So you are to get back to me right now with the option that you have chosen so that your loan can be processed and be transferred to your account as soon as possible.

Hope to hear from you soon.

Best Regards,

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I asked you if this was correct – the loan interest is 2% - you can read, right?

Thomas

Good Day Thomas Payne .

It was correct, I give out a loan in the interest of 2% So, kindly choose out of the options and send me your banking information.

Best Regards.

Mrs. Janet Greg Jackson

You offer loans at lower rates than U.S. Treasury notes and bonds?

Do you realize that the T-Note rate is approximately 4.18%

Thomas

Good Day Thomas Payne .

Am giving out my loan in choper rate and we also base in Malaysia not US, So, kindly send down your banking information so that we can proceed. and choose out of the options.

Best Regards,
Mrs. Janet Greg Jackson

What is the difference where you are based? You are not excluded from investing in US Treasury Securities.

Thomas

Good Day Thomas Payne .

If you are ready to proceed, am from Malaysia not US.. so, that is the more reason you need to send down the information which you want the loan to be transferred into.

I want you to also choose from the collateral and non-collateral process so that we can proceed.

Hope to hear from you soon.

Best Regards.
Mrs. Janet Greg Jackson.

Are you telling me that instead of investing in T-Bills/Notes, which are guaranteed by the US Government and earning over 4%, you would rather earn 2% from loans from people from the internet who you don't have fill out a real loan application? Does this make sense to you?

Thomas

Good Day Thomas Payne.

Compliment of the day to you from my end, When you are ready to transact busniess with us get back as soon as possible.

I await to hear from you soon.

Thanks And GOD Bless,
Mrs. Janet Greg Jackson.

You are not a real company are you?

Thomas

This company is real and legitimate OK.

So you think there are REAL Loan Companies that loan money at 2% interest when the Treasury Rate is over 4%???

Thomas

Good Day Thomas Payne .

Am in receipt of your mail and the content was well noted, Be inform that this is real and legitimate and we need to proceed with the 2% interest rate so that we can complete the transaction.

I need your understanding and get back to me soon.

Best Regards.

Mrs. Janet Greg Jackson

Is this a scam?

Thomas

Good Day Thomas Payne .

No, this is real? Get back so that we can proceed.

Best Regards.

Mrs. Janet Greg Jackson.

You don't really understand how finance works, do you? If you did, you would understand why it is not feasible to offer 2% loans when the base interest rates all over the world are higher than that.

Thomas

We are not forcing you to take loan from us. If you want to look else for a loan then go ahead.

Best Regards.

Mrs. Janet Greg Jackson.

I am aware you cannot force me to take your fake loan from your fake loan company. My advice would be to learn more about finance before you pose as a loan officer, because it is obvious that you are incredibly stupid and know nothing about loans or finance. You really don't understand why it is not feasible to offer loans at lower than the T-Bill Rate do you? You are, by far, one of the dumbest scammers on Earth.

Thomas

I have been getting a lot of these, so it's okay to cut one short and get my insults in...