

The Loan Briber

Once again, one of the many loan scams out there – 3% interest, no credit checks, etc., etc., just a lot of made up fees to deal with – Approval Fee, Loan Insurance, etc. My standard reply to these is to ask for their web site details as well as a brochure or prospectus, just to see if I can get them to create some fake documents. Usually the response is that the web site is under construction, and they can't release the brochure (advertising media) for "security reasons". The last one of these I had, the web was under construction and no brochure or prospectus, so I said nevermind, I'll look for a loan elsewhere. He came back to send me the Prospectus of a company that had nothing to do with him. Pretty funny! Anywho, this idiot here is trying to get me to agree to pay the money for Approval Fees and then he will send the web site URL. After much ado about nothing, he finally sends me the web details – even funnier then the last one...

DO YOU NEED A LOAN TO PAY YOUR BILL YOU ARE KINDLY INFROM TO CONTACT US AT

britshalom.loaninvestments@gmail.com

I am in need of a short-term loan on behalf of my company, xxxxxx xxxxxx,Inc. The duration and amount of the loan will vary depending on terms, conditions, and the rate of various maturities. Please send me an interest rate schedule of maturities from 3 to 7 years - the amount would be approximately \$350,000.00. Could you please also send me a brochure or prospectus from your firm as well as your web site details. Thank you.

Thomas Payne

Accountant

xxxxxx xxxxxx,Inc.

Hello Thomas Payne,

I am in receipt of your mail and as such i am willing to help you with the loan amount of \$350,000.00 Note that given you this loan is not a problem but if only you are in agreement with the terms and condition of the loan.In God,s name i believe it will be enough for us to proceed with this transaction.

Below Is Our Loan Terms And Conditions:

1. The Applicant monthly payment/installment will start 8 months after the loan has been transferred to you.
2. Applicant will keep to our loan terms and condition and that this loan will not be use as drug traffics.
3. Applicant who is unable to meet with the repayment will be given 3 weeks more as a grace period before legal actions will be taken.
4. Failure to pay back the loan at this expected date/period, legal actions will be taken against the applicant by our attorney immediately
5. The lender is responsible on how the transfer should be made, therefore the borrower will also be responsible for the transfer charges
- 6.Upfront fee: Any other fee apart from the Transfer charges must be handled by the lender which includes:- The Approval fee, Insurance charges,

LOAN TERMS & REPAYMENT SCHEDULE

Loan Amount Needed: \$350,000.00

Loan Interest Rate: 3%

Loan Term: 7 years

Monthly Loan Payment: \$4,624.66
Number of Payments: 84
Cumulative Payments: \$388,470.98
Total Interest Paid: \$38,470.98

attention, our loan program is very direct and flexible. Hence on your agreement with the foregoing terms you are required to notify us on how best you would prefer to receive this loan from the options stated below for your review.

TRANSFER OPTIONS

Western Union Money Transfer
Money Gram Transfer
Bank To Bank Transfer

If you fully agree on this terms and condition,
Await your swift and urgent response.
Reply to acknowledge the receipt of this mail.
Thanks,God Bless You,
Mr .Kelly Rolland

I agree with the terms of the loan. Please send me a prospectus or brochure from your company as well as your website details so I can see who I am dealing with.

Thank you,

Thomas

ttn :

Thanks for your urgent and quick response i will want to know that i am willing to help you get this loan funds transferred to you without anydelay in this transactions. So all you need to do now for your loan funds to be transfered to you is choose one out of the options given to you to below okay.Hence on your agreement with the foregoing terms you are required to notify us on how best you would prefer to receive this loan and have it transferred to you from the options stated below for your review. CHOOSE ONE AND GET BACK TO ME NOW.

TRANSFER OF LOAN

We have THREE ways of transferring loan to our clients you will have to choose one of the option on how your loan will be transferred to you. Note that before your loan can be transferred to you. You will have to pay for the transfer fee of the loan so that you can get your loan transferred to you once you are able to make the payment for the transfer of your loan. Below are the Company Transfer Proceedure:

In regards to your agreement to the Loan Terms, I would like you to know that after the processing of your loan, the Board Of Directors of the loan BRIT SHALOM LOAN INVESTMENTS has approved the loan funds for the applicant with approval's details below:

Transfer of the loan: The borrower must be responsible on how the transfer should be made, therefore the

borrower will also be responsible for the transfer charges. Which means the borrower need to make payment for the cost of transfer in any of the options He/She prefer to receive this loan funds from my company.

Approved For: george shand
Date Of Approval: 10/03/2009
Approved Amount: \$350,000.00
Approved By: F.A.S Approval's Department {B.O.D}
Verified/Processed By: Bar. Stanley .O. Onofua
Approval's Number: Fas/Loan/Aprvd/Rc245-AK

TRANSFER OPTIONS

1.Western Union Money Transfer: This is the fastest way to transfer the loan to you anywhere in the world. I normally advice clients to chose this option because I know it is the best out of all. According to the western union agent, to transfer the \$350,000.00 to you via the western union it will cost you \$500.00 USD to get the loan transferred to you and it can't be removed from the loan because the loan has been insured.

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. This bank transfer will cost you a sum of \$670.00 USD and the loan will reflect in your account within the next 48hrs after the loan has been transferred.

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 doorstep. If you chose this option, you will be required to send us your real address and phone number where the loan can be delivered and this will cost you \$980.00 USD

Note that as soon as you have choose any of this option, You will have to get back to us so that we will know the option you go for. Hope to hear from you soon.

Best Regard,
Warm Regards
Mr Kelly Rolland M.D
Operation Manager

First of all, did you even read my email??? I asked for a brochure or prospectus from your company and your web site details.

Here is my email;
"I agree with the terms of the loan. Please send me a prospectus or brochure from your company as well as your website details so I can see who I am dealing with."

Second, after reading your email, the part about loan transfers charges and insurance – what kind of nonsense is that? Loans are insured, if you didn't know that already. And why would it cost \$980.00 to send a check to me if I decide to go with your company. That is ridiculous!

Was this email even meant for me? In red, where it says "Approved For" – it has someone named "George Shand" – who the hell is that? I hope you didn't send any confidential information of mine to him. You might want to fire the idiot who can't keep the names straight in a simple email.

Thomas Payne

Hello,

I got your mail, i want you to know that you will get your loan transfer to you okay..i want you to know that as soon as the \$980 usd is been paid your loan will transfer to you okay.. as for the web site we are going to send you the web sit for you to know that i am a legit loan lender okay.. and you have to tell us that as soon as we send you our web site you will have to pay the \$980 usd so that we can send the payment information you will use to make the payment okay..

Get back to me if you are in agreement with that okay..

I will be waiting for email now

I don't understand what you are telling me? I just want to see your web site and a brochure or some company information of who you are. I know nothing about your company except for the little I read in your emails. I don't do business without knowing who I am doing business with.

Thomas

Hello,

Thanks for your mail, i want you to know that we are willing to help you get this loan .. you have to know that as soon as we send you web site and a brochure you will have to make the payment of \$980usd so that we can transfer your loan to you okay.. i want you to know that geting a loan from this company is 100% Assure and Gaurantee that you will get your loan transfer to you okay.. i want you to get abck to me if you are in agreement to pay the \$980usd so that we can send you web site and a brochure okay..

Get abck to me as soon as you get this E-mail okay..

Do you actually want me to agree to pay you money before you will send me the link to your website and a brochure? Are you kidding me?

Thomas

Hello,

I got your mail, you have to that i am going to send you our company web site before you make the payment i want you to know that as soon as we send you our company web site you have to go and make the payment so that we can transfer your loan to you okay.. You have to understand us okay..

Get back to me so that we can send company web site okay.. so that we can send you the westrn union payment information okay..

I have no idea what you are talking about!

Before I would ever agree to receive a loan from anybody, I would want to know more about the company. That's why I asked for your website and a brochure. How hard is it to give me the URL of your website instead of emailing back and forth all day? I will make up my mind about the loan after I see your website, not before. I don't know why you are prolonging this, I think that I should just look elsewhere for a business loan.

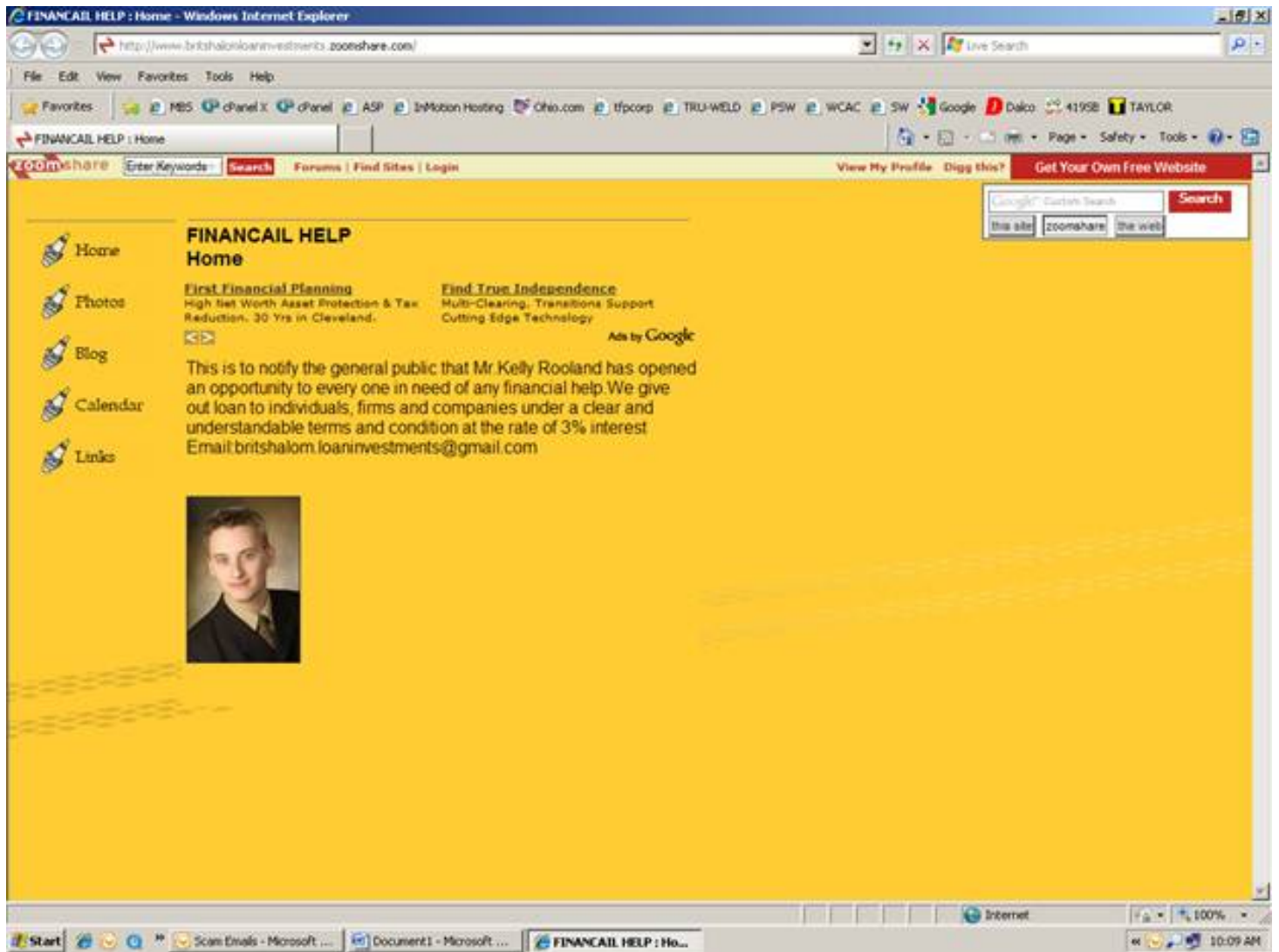
Thomas

Hello,

I got your mail, i want you to know that you will get your loan transfer to you okay... you have to know that you can talk a look at my web site i want you to know that we are legit loan lender i am you to know that you will get your loan transfer to you as soon as the payment of \$980usd is been made okay.. i want you to get

back to me so that we can send you the western union payment information you will use to make the payment okay.....

My web site <http://www.britshalomloaninvestments.zoomshare.com/>



This is the website that this moron sent me. He used a Free Web Site Service to poorly design this silly-looking website. I guess his constant banter with me, back and forth was just a stall technique, to give him time to create this work of art! He also spelled Financial wrong, as well as his own name! Pretty bad spelling two main words wrong, considering that his whole "web site" consists of less the 30 words.

Well, now I know this is just a big hoax – you set up a silly, poorly done web page on a free web site service and you want me to believe that you are a real company? You spelled financial wrong as well as your own name, you freaking moron.

Thomas

Hello,
i have sent you our company web site i want you to know that you will get your loan transfer to you without any delay.. you have to know that s soon as the payment is made okay.. you have to get back to me so that i

can send you the western union payment information you will use to make the payment so that we can get this transaction done OK..

Hello Stewart, Earl T ,

How are you doing.. I am still waiting to hear from you.. i want you to know you will get your loan transfer to you without any okay.. So you have to get back to me so that we can proceed with transfer of your loan to you okay..

I want you to get back to me now okay..

Who is Earl T Stewart?

In my last email, I tried to not get too harsh with him to illicit a response. We'll see if he does respond – I just wanted to hear him explain the web site to me (and who Earl Stewart is – that is the second time in this short bait that this idiot got the names mixed up..