

Walk The Line

My new modality for the numerous loan scams out there is to inquire about a line of credit. These morons don't know what one is but that won't stop them from saying that they offer them. I like to do this because when you give them the plain loan terms (principal, duration, interest), they can plug those numbers into dozens of real estate or a loan company's website which will calculate the correct payment for them. With a line of credit, it doesn't work that way. Of course, they don't know this...

I am Mr terry, a Private Loan lender i offer loan to people that are in need of *loan any one who is interested in getting a loan should contact us at Mr *terryloanfirm07@gmail.com with the loan amount, loan durations and phone number

Where are you located? I am shopping for a loan and I have some questions.

Debbie

Dear Loan Applicant.

We are in receipt to your email, we greatly welcome you to Terry Financial Firm, we issue out fast and reliable low interest rate of 3% percent loan out. In categories, we issue out a legit loan with guarantee if you are serious of getting this loan.

Below are online loan application form in which you are to quickly filled, provide us with the following details to access into our data, so that we can proceed to the next level of the loan transfer.

PERSONAL INFORMATION

First Name:fhh (WTF?)

Other Names:

Contact Address:

State/Zip Code:

Country:

Gender:

Date of birth (yyyy-mm-dd):

LOAN REQUIRED INFORMATION

Amount Needed:

Purpose For The Loan:

Loan Terms & Duration:

Telephone/Mobile:

Fax:

Occupation:

You are arrequired to fill and return this loan application form, so as to enable us proceed further. And once you fill the application form you are to get back to us to show how serious you are in getting the loan you required.

Thanks and have a pleasant day.

Regards,Mr Terry Smith

I am starting a new business and I am looking to get an Open-End Line of Credit - do you offer this? My friend is an accountant and financial consultant and he said this would be the best way to go.

Let me know,

Debbie

Hello,

We sent you an email containing the borrowers form which needs to be filled and returned we want you to kindly fill and return it so that we can proceed with this transaction.

An urgent email is expected

Best Regards

Mr TERRY

I need you to answer my question first.

Debbie

Hello,

I got your email and here are your answers

We do motgage financing and we are in the federal republic of nigeria .we are a government accredited loan lending company if you are now interested in doing business with our company kindly fill the borrowers form we sent to you ealier so that we can start processing your loan.

an urgent response is needed as soon as possible

Best regards,

Mr Terry

Who told you that I was interested in Mortgage Refinancing? Are you confusing me with someone else? Try re-reading your emails, then get back to me when you can answer a question correctly. There's a good chap...

Debbie

He is actually confusing me with James Cagney – another one of my personas who asked him about mortgage refinancing.

Hello,

I got your email and we are very serious about that mistake we made so in answer to your questions we do give open end line credit so if you are interested in getting a loan from this company,fill the borrowers form you were sent ealier so that we can proceed

Regards

Mr Terry

What would be the terms and conditions of a \$100,000.00 Open-End Line of Credit from your company. Remember, I am opening a new business and I haven't the exact details of all of my startup costs – so the actual figure may be more or less than the \$100,000.00, but that should get us started.

Thank you,

Debbie

WELCOME TO TERRY LOAN FIRM

Acting on the content of your email, note that I am willing to help you with your loan amount and given you this loan is not a problem, if only you are in agreement with the terms and condition of the loan. With the information I got from you I believe it will be enough for us to precede with this transaction. Note fully well that we are capable to handle your loan requirement so please you are to ready the loan terms and conditions and get back to me as soon as you can.

As per your Loan request,you stated that you are inte rested in Obtaining a loan Amount of \$100,000.00 USD, We will be able to offer you the Amount you requested.To start with, find below the Loan Terms and Repayment schedule for the Loan amount requested...

LOAN TERMS AND REPAYMENT SCHEDULE

Loan Balance: \$100,000.00

Loan Interest Rate: 3%

Loan Term: 15 years

Monthly Loan Payment: \$690.58

Number of Payments: 180

Cumulative Payments: \$124,304.77

Total Interest Paid: \$24,304.77

Note: The monthly loan payment was calculated at 179 payments of \$690.58 plus a final payment of \$690.95.

LOAN CONDITIONS AND GUIDELINES

Monthly Repayment: On getting the loan, the applicant will start the repayment of loan on the 30Th/31st of every month starting from Two (2) months after loan has been transferred to the beneficiary's account with the monthly payment as stated above. I usually give Two months GRACE PERIOD to all applicant before Re-payment can commence.

Penalty: There is NO PRE-PAYMENT PENALTY for this loan program. Applicant reserve the right to pay off the loan at the early enough even before the calculated date.

The loan must be insured: The insuring of this loan will be done by the lender who is giving out the loan. Therefore the Loan Lender will be responsible for the Insurance Fees.Opon Insuring this Loan Funds,A certificate of Insurance will be Issued to me,Which i will be sending to you Via e-mail attachment.

Time of duration: The borrower must pay back at the rate of interest within the stipulated time (15 year) as stated by the Loan Lender Mr.Terry after cashing the loan with 24 Hours after due process to this effect..

Transfer of the loan:The loan is been transfer in Three Defferent way's,which you are Entitle to choose out of your suitable Option which you want the loan fund to be transfer to you as it is stated Below:

- 1*Bank to Bank Transfer
- 2*Fast Way Courier
- 3,Western union

Do get back to me if you are in agreement with the loan terms and condition so that we can move further. Please do send me your phone number so that i be in contact with you when ever i wan t to communicate with you okay. Hope to hear from you soon. Thanks and God Bless.

Regard
 Mr.Terry
 Terry Loan firm
 Managing Director.../MD
 Phone Number{+234}70 57121505
 Loan Department

Remember, this is a line of credit. I don't understand your loan terms...

Debbie

I got your mail,i do understand all that you said but i want you to tell me if you are in agreement with the repayment calculation terms of the loan amount of \$100,000 you seek from this company.If this calculation is okay by you then we can move on to the next of the business without wasting time and also you are yo send your Open end of line of credit that you are about so that i will have the full view to it.Be inform that as soon as this information is received, then i will let you know immediately how your loan funds will be transferred to you that is once the loan processing is been completed.

Mr Terry

I don't understand what you mean in this email. I asked you about a \$100,000.00 Open-end Line of Credit and the terms you sent me do not make sense. So of course I don't agree with the terms you sent idiot.

Debbie

LOAN TERMS AND REPAYMENT SCHEDULE

Loan Balance: \$100,000.00
 Loan Interest Rate: 3%
 Loan Term: 15 years (where the fuck did he get this???)
 Monthly Loan Payment: \$690.58
 Number of Payments: 180
 Cumulative Payments: \$124,304.77
 Total Interest Paid: \$24,304.77

Note: The monthly loan payment was calculated at 179 payments of \$690.58 plus a final payment of \$690.95.

What the hell is this nonsense? Didn't you tell me that you offer Lines of Credit?

Debbie

y

You know what call me through this phone number +2347058621566 so that we can discuss beter now

Oh, I would love to call him and hear him explain to me about loans and a line of credit. That would be hilarious! I will try to get him in a Yahoo Chat room...

I am at work right now – I can't call or I will get fired. You are in England right?

Debbie

Hello,

I am in nigeria you can call me when you are out of work

If you have a Yahoo Email account – we can chat in there. I am logged in there my chat ID is

[debbiedawson0404](#)

Thanks,

Debbie

WHAT IS KEEPING YOU GET BACK TO US NOW OK.....

The next message I sent is true – some jackass working outside cut our internet connection at my work right after I sent this last email – I had a bunch of offline messages from this idiot...

Hello Terry;

Sorry about that – right after I sent you that email, some workman outside at our office accidently cut our cable line for out internet so we were down for two hours.

Debbie

----- Our chat on Sat, 10/17/09 11:46 AM -----

Felix Barry (11:03 AM): hello

Debbie (11:03 AM): hi

Debbie (11:05 AM): does your company offer lines of credit

Felix Barry (11:05 AM): no but they can give you transfer loan

Debbie (11:06 AM): then why did you tell me you did? ? ?

Felix Barry (11:06 AM): i was too buy to understand what you meant

Debbie (11:07 AM): what is that supposed to mean?

Felix Barry (11:08 AM): see if you need a loan let us know so that we can start the processing now

Debbie (11:09 AM): I want a line of credit - that's why I have been dealing with you because you said in a number of emails that you offered them

Felix Barry (11:09 AM): so you want credit cards/ (he has no idea what one is)

Felix Barry (11:09 AM): ?

Debbie (11:09 AM): what is that supposed to mean?

Debbie (11:10 AM): **Hello, I got your email and we are very serious about that mistake we made so in answer to your questions we do give open end line credit so if you are interested in getting a loan from this company,fill the borrowers form you were sent ealier so that we can proceed Regards Mr Terry**

Debbie (11:10 AM): Here was the email you sent me...

Felix Barry (11:11 AM): how do you mean lines of credit?

Debbie (11:11 AM): **we do give open end line credit** - this is what you wrote!

Debbie (11:11 AM): you don't know what a line of credit is?

Felix Barry (11:12 AM): i dont quite understand it

Felix Barry (11:12 AM): can you explain?

Debbie (11:12 AM): are you a real company?

Felix Barry (11:12 AM): YES OF COURSE,

Debbie (11:13 AM): and you don't know what a line of credit is?

Felix Barry (11:13 AM): I HAVE NOT OFFERED THIS KIND OF LOAN BEFORE.

Debbie (11:14 AM): but you told me you did

Felix Barry (11:14 AM): OK SORRY FOR THAT

Felix Barry (11:14 AM): TELL ME WHAT IT MEANS

Debbie (11:15 AM): what kind of loan company doesn't know what a line of credit is? ? ? Oh, and thanks for lying to me...

Debbie (11:15 AM): do you know what a mortgage is?

Felix Barry (11:16 AM): IS THAT WHAT YOU NEED

Debbie (11:17 AM): no - I am opening a small business - i was just wondering if you knew what one was

Felix Barry (11:17 AM): YES

Felix Barry (11:18 AM): OK IF YOU NEED A LOAN I CAN TRANSFER LOAN TO YOU

Debbie (11:18 AM): I'm not sure I would want a loan from someone who doesn't know what a line of credit is...

Felix Barry (11:19 AM): OK THAT MEANS YOU ARE NOT SERIOUS ABOUT THIS LOAN

Felix Barry (11:19 AM): BECAUSE THAT WILL NOT STOP YOU FROM OBTAINING A LOAN FROM THIS COMPANY

Debbie (11:21 AM): what is that supposed to mean? ? ? I told you up front I was looking to get a line of credit - the only reason I continued to speak to you is because you said you did offer them

Felix Barry (11:21 AM): OK APART FROM THAT DONT YOU NEED OTHER LOAN?

Debbie (11:22 AM): i said I am looking for a line of credit...

Debbie (11:23 AM): I didn't realize that there were any loan company's on Earth that didn't know what one was...

Felix Barry (11:24 AM): OK

Felix Barry (11:25 AM): I KNOW OF A COMPANY THAT YOU CAN CONTACT TO GIVE YOU SUCH LOAN

Debbie (11:25 AM): are you a scam?

Felix Barry (11:26 AM): WHAT IS THAT? IF I AM A SCAM WILL I HAVE REFERED YOU TO A NOTHER COMPANY

Felix Barry (11:26 AM): ?

Debbie (11:27 AM): is this other company a scam? a scam that actually knows what a line of credit is?

Felix Barry (11:28 AM): if you need a loan you contact them and stop calling names

Debbie (11:30 AM): how were you going to scam me? Make me pay money up front and not give me the loan proceeds? Is that how this works?

Felix Barry (11:31 AM): no,we dont operate like that.we dont give you what we cannot offer

Debbie (11:32 AM): come on - you can level with me. It is obvious you are not a real loan company...

Felix Barry (11:33 AM): ok if you are in doubts i will give you emails of people who have gotten loans from this company

Felix Barry (11:33 AM): are you ther?

Debbie (11:34 AM): yes

Felix Barry (11:34 AM): talk to me

Debbie (11:34 AM): why won't you just tell me the truth - i may be only 23 and a girl, but I'm not stupid

Felix Barry (11:36 AM): see you have to get this if you need a loan we can offer you but if you need line credit you will contact another company

Felix Barry (11:36 AM): because we dont promise what we dont offer

Debbie (11:37 AM): how much do you make stealing from people? I would be interested in helping if I got a cut of the money...

Felix Barry (11:37 AM): you must be ridiculous in asking such useless question

Debbie (11:38 AM): what's that supposed to mean?

Felix Barry (11:39 AM): why do you ask such question

Debbie (11:39 AM): because I need to make money

Felix Barry (11:39 AM): this is a loan company and not scam

Debbie (11:39 AM): do you have a website?

Felix Barry (11:39 AM): if you need money you have to work and earn money

Felix Barry (11:40 AM): yes

Debbie (11:40 AM): what's the website

Debbie (11:40 AM): I will apologize to you once i see it

Debbie (11:41 AM): and I do work hard

Debbie (11:41 AM): I'm an adult film actress

Debbie (11:42 AM): it's just hard to make a lot of money in this business

Debbie (11:43 AM): that's why I want to open my own company

Debbie (11:44 AM): are you there?

Debbie (11:46 AM): hello?

Yes he logs out – I thought at first from his silence that he was looking online real quick for a loan company website to pass off as his own – if he did that, I would have finished my loan through the website – thus pissing him off. He just gave up and logged out after about 6 minutes of silence...

He sees me online on Monday morning...

----- Our chat on Mon, 10/19/09 12:13 PM -----

Felix Barry (11:40 AM): Hi

Debbie (11:40 AM): hello

Felix Barry (11:41 AM): did you need this loan

Debbie (11:42 AM): i told you - i need a line of credit

Felix Barry (11:43 AM): i we give you a line of credit ok

Felix Barry (11:43 AM): email me now

Debbie (11:43 AM): you told me you didn't even know what one is? ? ?

Felix Barry (11:44 AM): i told before not now

Debbie (11:44 AM): yeah, you told me on Friday - 3 days ago

Felix Barry (11:45 AM): YES

Debbie (11:46 AM): so now you know what a Line of Credit is?

Felix Barry (11:47 AM): YES

Debbie (11:47 AM): did you look it up on the internet?

Felix Barry (11:49 AM): YES.. (lol – at least he was honest about this...)

Felix Barry (11:50 AM): SO DID YOU STILL NEED THIS LOAN

Felix Barry (11:51 AM): ARE YOU THERE

Debbie (11:53 AM): before you logged off on Friday, you told me you had a website - what is the url

Debbie (11:58 AM): hello?

Felix Barry (12:00 PM): <ding>

Felix Barry (12:01 PM): EMAIL ME NOW..

Debbie (12:01 PM): email you what?

Debbie (12:01 PM): what is your website?

Debbie (12:02 PM): what do you want me to email you? ? ?

Felix Barry (12:03 PM): <ding>

Felix Barry (12:03 PM): YES

Debbie (12:04 PM): I said what do you want me to email? ? ? ?

Debbie (12:04 PM): what?

Debbie (12:04 PM): do you understand me? What do you want me to email?

Felix Barry (12:08 PM): GIVE ME THE INFORMATION THAT I WILL USER TO SENT TO LOAN TO YOU OK..

Debbie (12:09 PM): don't you have all my earlier emails? ? ?

Debbie (12:09 PM): and what is your website? ? ? ?

Felix Barry (12:10 PM): <ding>

Debbie (12:10 PM): I am looking for a \$100,000.00 line of credit. What else do you need to know?

Felix Barry (12:10 PM): GIVE ME THE INFORMATION THAT I WILL USER TO SENT TO LOAN TO YOU OK..

Debbie (12:10 PM): what is your website? can you read?

Debbie (12:13 PM): hello?

Debbie (12:13 PM): your website please?

And he logs out again...He doesn't like the website question obviously. If I see him on again, I won't press the website, but it has been a few days and he hasn't been on. It may be over...

Finally, he's back in the chat room and he contacts me!

----- Our chat on Thu, 10/22/09 10:46 AM -----

Felix Barry (9:52 AM): hello

Felix Barry (9:52 AM): how are you?

Debbie (9:52 AM): good

Felix Barry (9:52 AM): how are you doing today?

Debbie (9:52 AM): good

Felix Barry (9:53 AM): do you still care about the loan?

Debbie (9:54 AM): i am sick of you just logging out on me every time I ask a question that you can't seem to answer

Felix Barry (9:54 AM): that is not true its because i have been attending to other clients

Debbie (9:55 AM): both times I've talked to you, you logged out on me without answering my questions

Felix Barry (9:56 AM): sorry for that i have been busy

Debbie (9:57 AM): so we are talking about a Line of Credit, correct?

Felix Barry (9:57 AM): yes

Debbie (9:57 AM): do you know the terms?

Felix Barry (10:00 AM): yes

Debbie (10:00 AM): can you email them to me?

Felix Barry (10:01 AM): i will do that right away

Felix Barry (10:02 AM): but you have to hold on ok

Felix Barry (10:02 AM): i am busy now

Debbie (10:02 AM): okay - remember \$100,000.00 LINE OF CREDIT

Felix Barry (10:03 AM): ok i know
Debbie (10:03 AM): okay
Felix Barry (10:07 AM): HELLO
Felix Barry (10:08 AM): ARE YOU THERE
Felix Barry (10:08 AM): ?
Felix Barry (10:09 AM): HELLO
Debbie (10:12 AM): I'm here
Debbie (10:12 AM): had to run downstairs
Felix Barry (10:13 AM): ok
Felix Barry (10:16 AM): HOW WILL YOU WANT IT TRANSFERRED?
Debbie (10:17 AM): what do you mean transferred? It's a line of credit - remember?
Felix Barry (10:18 AM): so will you want it sent through email?
Debbie (10:18 AM): what sent? The terms?
Felix Barry (10:19 AM): the credits (he still has no idea...)
Debbie (10:20 AM): what do you mean "the credits"?
Debbie (10:23 AM): hello?
Debbie (10:24 AM): are you going to log out on me again?
Felix Barry (10:24 AM): NO
Felix Barry (10:24 AM): I DONT UNDERSTAND YOU ANYMORE
Debbie (10:24 AM): what do you mean when you say the credits? ? ?
Felix Barry (10:25 AM): DIDNT YOU SAID CREDITS/
Felix Barry (10:25 AM): ?
Debbie (10:26 AM): you still have no idea what a Line of Credit is and how it works, do you?
Debbie (10:29 AM): hello?
Felix Barry (10:29 AM): yes
Felix Barry (10:30 AM): ok explain so that i can understand the better
Debbie (10:30 AM): can you please answer me?
Debbie (10:30 AM): you want me to get a loan (line of credit) from you and you don't even understand how it works? ? ?
Felix Barry (10:31 AM): i do but i can understand better when you explain
Debbie (10:34 AM): you are freaking kidding right?
Debbie (10:37 AM): you are a scammer, aren't you?
Felix Barry (10:38 AM): if you need this loan talk to me politely
Debbie (10:38 AM): It is so obvious that you are not a real loan officer
Felix Barry (10:40 AM): i have lend loan to many people before yours is not an exemption if you need this loan take a transfer ;loan
Debbie (10:41 AM): what is your website that you said you had?
Felix Barry (10:41 AM): www.terryloans.org
Debbie (10:42 AM): no such website - just tried it - let me guess, down for construction?
Felix Barry (10:43 AM): if you didnt find it so let do this through my email adresss
Debbie (10:45 AM): so you send me a fake website that doesn't exist and you want me to continue thru email?
Felix Barry (10:45 AM): so forget about it then
Felix Barry (10:46 AM): it means you do not need a loan
Debbie (10:46 AM): no - it means i was right and you are a scammer
Debbie (10:46 AM): a real company wouldn't have sent a fake website to me

He logs out...

You know – I should be mad and feel insulted that you tried to scam money from me but I could not stop laughing about it.

If you are going to pose as a loan officer, you may want to learn a little more about the loan industry and finance, so you don't look so stupid trying to answer questions that you don't know. I will admit – it was funny watching you try!

Did you think that I wasn't going to check the website you gave me? Of course I would – you are a loan officer who doesn't know anything about loans! Of course I would check to see if you were legitimate.

Like I said, I should be mad at you, but it was just too funny seeing you trying to pose as a loan officer.

Love,
Debbie

I sent this last email after he logged out on me again. Is this guy a moron or what? I'm sure I won't hear from him again...

Oops, I was wrong...Felix Barry saw me online in Yahoo and started chatting me up about the loan that never was...

----- Our chat on Fri, 11/27/09 9:33 AM -----

Felix Barry (8:40 AM): HAPPY THANKSGIVING, Ma y all of our family and friends have a very happy day tomorrow. Let's make sure to give thanks to our Lord & Savior. In your thanks, don't forget to include our military heroes serving around the world, ensuring our freedom. How to observe Thanksgiving

Felix Barry (8:40 AM): good day to you

Debbie (8:40 AM): Thank you - I agree

Felix Barry (8:41 AM): do you need a loan now?

Debbie (8:42 AM): excuse me?

Felix Barry (8:42 AM): ok

Felix Barry (8:43 AM): but you a oan now

Felix Barry (8:43 AM): i no

Debbie (8:43 AM): I thought you weren't doing that anymore?

Felix Barry (8:43 AM): no

Felix Barry (8:45 AM): do you need xmas loan if you need it let me no now

Felix Barry (8:45 AM): <ding>

Felix Barry (8:46 AM): are you there

Debbie (8:46 AM): didn't you tell me you weren't doing loans anymore? (I got mixed up with Ernest Godsend who is also a loan scammer who later denied being a Loan Officer – he said he just needed help transferring money to the United States...)

Felix Barry (8:46 AM): no

Felix Barry (8:46 AM): do you need it now

Felix Barry (8:46 AM): <ding>

Debbie (8:47 AM): you told me that you were moving to the United States

Felix Barry (8:47 AM): yes

Felix Barry (8:47 AM): i went for a conference meeting

Felix Barry (8:48 AM): but am back now

Debbie (8:48 AM): and you needed someone to help you transfer your money over

Felix Barry (8:48 AM): so do you need an exmas loan?

Felix Barry (8:48 AM): no

Debbie (8:48 AM): you don't remember this?

Felix Barry (8:49 AM): no

Felix Barry (8:49 AM): i offer exmas loan now

Felix Barry (8:49 AM): at 2%

Debbie (8:50 AM): you told me that you weren't doing loans anymore and that you were moving to United States and needed help transferring your money

Felix Barry (8:50 AM): may be you are mistaking me for another person

Debbie (8:51 AM): no, it was you

Felix Barry (8:51 AM): i did not tell you that i was not doing loans again

Debbie (8:51 AM): you used to work for abbey loans, right?

Felix Barry (8:51 AM): i said not me

Felix Barry (8:52 AM): i have a loan company which is terryloan firm

Felix Barry (8:52 AM): infact in united states i was giving an award for the best loan lender

Felix Barry (8:52 AM): <ding>

Debbie (8:53 AM): an award by who?

Felix Barry (8:54 AM): by the loan world organisation

Felix Barry (8:54 AM): i mean the loan association

Debbie (8:54 AM): in United States?

Felix Barry (8:54 AM): yes

Felix Barry (8:55 AM): toronto pricesly

Debbie (8:55 AM): toronto is not in the United States (try again...)

Felix Barry (8:56 AM): oh sorry that was a mistake

Felix Barry (8:56 AM): new york city (oops, he did...)

Felix Barry (8:57 AM): <ding>

Debbie (8:57 AM): the award was from the World Loan Organization?

Felix Barry (8:57 AM): are you there

Debbie (8:57 AM): I'm here

Felix Barry (8:58 AM): yes i already told you that?

Felix Barry (8:59 AM): do you need exmas loan

Debbie (8:59 AM): there is no such thing as the World Loan Organization...

Felix Barry (9:00 AM): you arev not a loan lenderv so you wouldnt know if there is something like that

Felix Barry (9:00 AM): <ding>

Felix Barry (9:01 AM): do you need exmas loan

Debbie (9:01 AM): I am an accountant with my real estate license - I know more about loans than you do, I'm sure

Felix Barry (9:01 AM): are you there

Felix Barry (9:02 AM): <ding>

Debbie (9:02 AM): and I know there is no agency called the World Loan Organization

Felix Barry (9:03 AM): ok

Felix Barry (9:04 AM): do you need a loan now

Debbie (9:04 AM): did you just make that up?

Felix Barry (9:05 AM): no,i said i went to new york for that meeting

Debbie (9:06 AM): you said you won an award from them - and there is no such agency

Felix Barry (9:06 AM): so if you dont need aloan dont disturb me again or you can as well introduce your friends

Debbie (9:06 AM): how do I know you are a real company?

Felix Barry (9:08 AM): i have a certificate for that

Felix Barry (9:08 AM): so introduce your friends and you will be happy you did

Debbie (9:09 AM): do you have a website?

Felix Barry (9:10 AM): no

Felix Barry (9:11 AM): is it the website you want to contact?

Debbie (9:11 AM): I just want to verify if you are real or not?

Debbie (9:12 AM): I have never seen a real loan company that didn't have a website before

Felix Barry (9:12 AM): my clients who have been getting loans from this company get the loans without inquiring for my website

Felix Barry (9:13 AM): so i dont have and i still give out loans

Debbie (9:13 AM): then how am I supposed to verify that you are a real company?

Felix Barry (9:15 AM): i am a real company that is why i still exist if not the EFCC would have closed my company a long time ago

Felix Barry (9:16 AM): infact any transfer that i want to make i make sure the EFCC is aware and supervise it to the last

Felix Barry (9:16 AM): so if you need this xmas loan,lets get started

Felix Barry (9:16 AM): now

Debbie (9:16 AM): where are you located?

Felix Barry (9:17 AM): federal republic of nigeria

Felix Barry (9:17 AM): <ding>

Debbie (9:17 AM): do you have an address?

Felix Barry (9:17 AM): yes

Felix Barry (9:17 AM): it

Felix Barry (9:18 AM): is 24 garki abuja phase 1

Felix Barry (9:18 AM): <ding>

Debbie (9:18 AM): so I will be able to verify this with the EFCC?

Felix Barry (9:18 AM): yes

Debbie (9:19 AM): okay, I will contact the EFCC and once they verify it, we will proceed, okay?

Felix Barry (9:19 AM): the department that supervises my transfer

Felix Barry (9:20 AM): is nigeria79@gmail. com

Felix Barry (9:21 AM): <ding>

Debbie (9:21 AM): I said I would contact the EFCC - who is that?

Felix Barry (9:21 AM): that is their adress

Debbie (9:21 AM): the EFCC?

Felix Barry (9:22 AM): yes

Felix Barry (9:22 AM): the nigeria efcc

Debbie (9:22 AM): are you actually suggesting that the EFCC uses a FREE GMAIL address?

Felix Barry (9:23 AM): yes,that is the adress i usually contact them if i want them to supervise any of my transfer

Debbie (9:23 AM): are you kidding me?

Felix Barry (9:23 AM): no

Felix Barry (9:23 AM): its the truth

Felix Barry (9:24 AM): <ding>

Debbie (9:25 AM): info@efccnigeria.org - I think this is the correct address

Felix Barry (9:26 AM): i want you to know that the fightcrimes

Felix Barry (9:26 AM): online department has another adress which is the enmail i sent you ealier

Debbie (9:27 AM): from GMAIL?

Felix Barry (9:27 AM): yes that is it

Felix Barry (9:27 AM): so contact them now and get back immidiately

Debbie (9:28 AM): you won't mind if I contact them from the email address I found, right?

Felix Barry (9:28 AM): <ding>

Felix Barry (9:29 AM): the department that is supervising loan company is what you should contact

Debbie (9:29 AM): I'm sure they will forward me to the right department

Felix Barry (9:30 AM): so you get to them and email me ok

Debbie (9:30 AM): alright, I will contact them and verify that you are who you say

Felix Barry (9:30 AM): ok

Felix Barry (9:31 AM): i think that will be all now because i have work to do

Felix Barry (9:31 AM): bye for now

Felix Barry (9:31 AM): i will be waiting for your urgent email soon

Felix Barry (9:32 AM): <ding>

Debbie (9:32 AM): okay, I will contact info@efccnigeria.org and verify that you are real...

Felix Barry (9:32 AM): bye

Debbie (9:33 AM): lol - bye

I love chatting with scammers – they are so stupid...

Oops, he contacts me again a couple months later...

----- Our chat on Thu, 2/11/10 9:47 AM -----

Felix Barry (8:47 AM): hello

Debbie (8:48 AM): hello

Felix Barry (8:49 AM): how are you today?

Debbie (8:50 AM): good, you?

Felix Barry (8:50 AM): fine

Felix Barry (8:50 AM): what is happening over there?

Debbie (8:51 AM): not alot - just working

Felix Barry (8:51 AM): are you in the office right now?

Debbie (8:52 AM): yep

Felix Barry (8:52 AM): am in the office too

Debbie (8:53 AM): okay....

Felix Barry (8:53 AM): you dint contact us about the loan again

Debbie (8:54 AM): yes I did - I never heard from you again...

Felix Barry (8:54 AM): we dint get any email from you

Debbie (8:55 AM): I sent it...

Felix Barry (8:55 AM): i never got any email but that is in the past now lets continue from here

Debbie (8:56 AM): when you didn't return my email, I contacted another lender

Felix Barry (8:56 AM): another lender?

Debbie (8:57 AM): yes, you never returned my email

Felix Barry (8:58 AM): has the loan company sent you your loan now?

Debbie (8:59 AM): I have to sign the paperwork tomorrow and it will be done

Felix Barry (8:59 AM): what is the loan comapnys name and is it in nigeria?

Debbie (9:00 AM): it is First Merit Loans

Felix Barry (9:02 AM): in nigeria?

Debbie (9:03 AM): no

Felix Barry (9:03 AM): where?

Debbie (9:04 AM): i am not sure where they are based but the have branches all over - why?

Debbie (9:11 AM): *hello?*

Felix Barry (9:11 AM): HI

Debbie (9:12 AM): I asked why?

Felix Barry (9:13 AM): i just wanted to know

Felix Barry (9:13 AM): you want us to cancell your loan that is with us?

Debbie (9:14 AM): I never officially applied for a loan with you

Debbie (9:14 AM): I never filled out any paperwork

Felix Barry (9:16 AM): HELLO

Debbie (9:17 AM): I'm here

Felix Barry (9:18 AM): DO YOU STILL NEED A LOAN FROM THIS COMPANY?

Debbie (9:18 AM): I said no, I am getting one from another company

Felix Barry (9:21 AM): NO PROBLEMS GOOD LUCK

Debbie (9:21 AM): okay

Felix Barry (9:21 AM): BYE

Felix Barry (9:22 AM): MAKE SURE YOU PAY THEM BACK BECAUSE I DONT TRUST YOU (he is bitter)

Felix Barry (9:22 AM): HELLO

Debbie (9:23 AM): what?

Felix Barry (9:23 AM): Isaid i dont trust you

Felix Barry (9:23 AM): you seems to me like a thief

Debbie (9:24 AM): nice...

Felix Barry (9:24 AM): hello are you there

Debbie (9:24 AM): I see you don't handle rejection very well

Felix Barry (9:24 AM): i am sure you will take that loan and run away

Felix Barry (9:25 AM): thats not true

Debbie (9:25 AM): it seems like you are a little mad because I went with another company

Felix Barry (9:26 AM): no,that is not true

Felix Barry (9:26 AM): i was only tring to help you but im found out that you are a scam and a criminal

Debbie (9:26 AM): so am I going to run away and leave my business behind?

Felix Barry (9:27 AM): i believe so

Debbie (9:27 AM): you are a moron...

Felix Barry (9:27 AM): so i\m even glad you dint take my money and run away

Felix Barry (9:27 AM): i think you are a scallywag

Felix Barry (9:28 AM): an armedrobber of the highest order

Debbie (9:28 AM): lol - if you are going to pretend you are a real loan company, you should learn how to handle rejection...not everyone will fall for your silly scam, buttmunch.

Felix Barry (9:30 AM): are you still ythere

Felix Barry (9:30 AM): criminal?

Felix Barry (9:31 AM): hello

Debbie (9:34 AM): hi

Debbie (9:35 AM): did you have to pay for more computer time?

Felix Barry (9:35 AM): no i have mine

Debbie (9:35 AM): at your fake loan company?

Felix Barry (9:35 AM): i was just talking with one of my client

Felix Barry (9:35 AM): a legitimate company

Debbie (9:36 AM): you are an idiot - I knew the whole time, fool

Debbie (9:36 AM): I was fucking with you

Felix Barry (9:37 AM): fuck your mama pussy

Debbie (9:37 AM): you use free internet email, you have no website, etc.

Debbie (9:37 AM): I am sorry you are black and poor – that must be horrible

Debbie (9:38 AM): and look like a monkey

Debbie (9:38 AM): and smell bad

Debbie (9:38 AM): and is stupid

Debbie (9:39 AM): do you like to beg white people for money - that's what you are doing...

Debbie (9:39 AM): c'mon beg, little boy

Felix Barry (9:41 AM): YOU ARE A FOOL

Debbie (9:41 AM): I love fucking with you idiots...

Debbie (9:41 AM): little beggar boy...

Debbie (9:41 AM): lol

Debbie (9:42 AM): I am sorry that you eat from trash cans...

Felix Barry (9:42 AM): I EAT AT PAPA RAZZI

Felix Barry (9:43 AM): AND I PAY \$500USD FOR MY LUNCH THREE TIMES A DAY (that's a lot of lunches in one day)

Debbie (9:43 AM): lol

Debbie (9:45 AM): you like to pretend, don't you?

Debbie (9:45 AM): I am sorry you are poor and stupid

Felix Barry (9:45 AM): THAT IS THE TRUTH

Debbie (9:45 AM): you are an idiot...

Debbie (9:45 AM): lol

Debbie (9:46 AM): you beg people on the internet for money...

Debbie (9:46 AM): lol

Felix Barry (9:46 AM): YOU TOO

Debbie (9:46 AM): no, I fuck with idiot scammers on the internet

Debbie (9:47 AM): I am a Scambaiter, you fool

Debbie (9:47 AM): you have been wasting your time because I knew all along, idiot

This scambait may or may not be over. This fool is obviously not too bright. The funniest thing about this bait and many others I have encountered is how after the jig is up, how bad they want to prove to you that they are not a poor, uneducated fool. I have had scammers continue conversations with me for a long time insisting that they are educated, they make thousands of dollars a week, have 3 cars, 2 houses, etc. I always like to remind them that the average ANNUAL salary of a Nigerian is \$1418.00 – yes, that is a year!!!