Loan Fraud Guide V.3.5 (With Scans)

by LuedoTilMortm

Well I finally found the files with some sites that approve loans easily, I got into this Loan business about a year ago and haven't t done it much since, but it is definitely a good money maker if you get good fulls and Photoshop skills (or pay to get scans done).

I'll include a paystub, bank statements and recent history on it that will be useful.

GENERAL
The info spreadsheet that I sent you contains all the relevant information for the person. There are a total of 5 phone numbers in there. The Main Phone and Work Phone have associated Skype accounts. Lenders will call them both frequently, so make sure you're around to pick them up. Usually it's simplest to have the personal number forward to a prepaid (you'll get the most calls there) and have the Work Skype open so you can answer those calls.
YOU NEEED TO HAVE VOICEMAILS on both numbers! If a lender calls and there's no voicemail, they get suspicious. For the work number, make up the name of a supervisor and record the voicemail as him. (Obviously you need to change your voice a bit, or have someone else do it so they don't sound identical). MAKE SURE THAT THE COMPANY NAME IS ON THE WORK VOICEMAIL! Usually when lenders call the work number they want to talk to a supervisor and verify that it's a real company and that the person is employed there. MAKE SURE YOU TEST THE VOIECMAILS BY CALLING THE NUMBERS BEFORE YOU GET STARTED! Sometimes there can be unanticipated problems.
The Info spreadsheet also contains the person's pay dates. IT IS VERY IMPORTANT that you enter them as they are in the spreadsheet, since they need to match up with the docs we're going to send. For docs, included are the Recent Bank History, Last Month's Statement, and Paystub. All of them are FAKE, so you CANNOT have a lender call the bank to verify! (More on that later)

APPLICATIONS
Refer to the List spreadsheet for sites to apply with (ALSO AT THE END) . You can also find more by googling "payday loans". The spreadsheet is split up into two halves. The top half are websites at which we have gotten approvals at some point. The bottom half, we have not, but that does not necessarily mean they are bad websites, we just haven't tried most of them enough times to know for sure.
DO NOT USE TOR TO APPLY!! Most of these sites will decline you right away if they detect anything fishy about your IP address. You need to either be physically in the US and use a pre-paid modem or if you're outside the US, use a VPN. You need to have a clean US IP address, a Tor exit node won't cut it. There are essentially 2 types of websites:
1. Forwarding websites. They don't provide the loan themselves but instead forward the application to other websites or companies that do everything by phone. These sites are in the top half of the spreadsheet in bold. They can be the most efficient way to apply, as they give you a way to quickly reach a bunch of companies. If you get approved at one of these, APPLY AGAIN! And keep applying until you start getting rejected. It's possible to get 3-4 approvals in a row at some of them.
2. Those that do the loan themselves. You apply at the site directly and it either approves or rejects the loan. Those are on the top half of the spreadsheet in regular font. Once you do all the forwarding sites, apply directly to all of these that you were not approved at through a forwarding site. Very frequently you'll get rejected by a forwarding site, but will be approved at one of the direct ones.
Why apps get approved and rejected? NO FUCKING CLUE! Seems to be almost random. Similar people from the same state get approved by some and rejected by others, and it's almost always different. If you

can figure out a pattern, let me know.

The Info spreadsheet is set up to make it as easy as possible for you to copy and paste all the information; make sure you're copying and pasting as opposed to entering manually. One typo in a key field can fuck up the whole app.

Most websites ask how much you want to apply for. If it says something like "additional verification will be required above amount x" obviously pick the amount just below that. If not, $400 seems to be the magic number that gets the most approvals, so put that.

If they ask for how you get paid, direct deposit or check, always say it's direct deposit to a checking account.

Most websites will ask you for a home and a cell number. Typically you can either leave blank or put the same number for home and cell. For the few sites that give you an error and insist on two separate numbers, enter the home number as the main one and use the "extra number" at the bottom of the left column of the Info spreadsheet as the second. It's disconnected, but if they reach you at the first, they won't call the second.

For sites that ask you to create a login and password, always use the email and password from the Info spreadsheet.

Once you complete an app at a legit site, you'll usually be either rejected or presented with a contract to sign. When signing the contract, read the terms! After you've done a few, you'll know what a legit contract looks like, but there will be some that are made to look legit but instead are trying to get you to sign up for repeat billing scams. Look out for that. One thing that EVERY legit contract will have is a section that looks like this:

IMAGE HERE

CHECK YOUR EMAIL CAREFULLY, ESPECIALLY THE SPAM FOLDER! A lot of the time you won't get an approval on the website, but you'll get an email shortly afterwards saying you were approved with a different company. You'll get a shitload of spam email as well. After a while you'll learn how to tell spam just by the titles, but initially read all the new mail that comes in.

IMPORTANT: Once you start applying, you need to keep going! These lenders have some kind of system that they all report to that allows them to see if you have any outstanding payday loans with other lenders. It's updated very frequently (a day at most) and if they see that you have loans from other lenders, they will decline you. So once you start working a lead, DON'T STOP until you've exhausted it.

PHONE CALLS

The verification phone calls are a walk in the park. Usually they just want to verify some of the info that you put on the applications, and for employment they want to verify that you work there and your salary. There's only one real stumbling block to watch out for. Some of them will want to either call the bank, or login to your online banking to verify bank accounts. We can't have them do that. Say something along the lines of that you don't feel comfortable sharing that information, you've been scammed before, etc. and ask if you can send in a statement or a paystub. More often than not it works.

Never send more documents than necessary. Every time you send one, you take a chance that they'll spot that something's wrong. Usually you can send either a full 30 day statement, or a printout of the most recent transactions. Ask them what they would prefer.

Keep track of who you talk to at each company. Since we'll be dealing with the same companies a lot, you want to avoid talking to the same person too many times. At most companies whoever picks up the phone will handle the phone call, so you can just keep hanging up and calling back until you get someone new.

WATCH OUT FOR SCAMS! Along with the actual payday companies, there will be all sorts of scumbags calling you trying to get you to sign up for ID Theft protection, ask you to buy a pre-paid debit card, etc. They're usually pretty easy to tell (some Indian guy named "Joe Brown" saying he's ready to send you $1000 is a good giveaway), but be aware that they exist.

NOTE: Some lenders will ask you if you want them to send you the money by ACH or by wire transfer. ALWAYS CHOOSE ACH! The way that these accounts are set up at the bank, there's a high chance that the wire will get rejected, but the ACH will go through.

BANK STATEMENTS:
Bank Statement #1
Bank Statment #2

BANK RECENT HISTORY

PAYSTUB

INFO SPREAD SHEET EXAMPLE OF HOW YOU SHOULD GATHER AND HAVE ALL YOUR INFO READY:Click Here

FORWARDING SITES:
CashCorner
CashLoanLender
AllNightCash
YesCashLoans
RealcashMatching
OandAddPayday
U-S-ACash
DirectDepositLoans

SELF SERVE SITES THAT APPROVED ME BEFORE:
CashNetUsa
USFastCash
UnitedCashLoans
StarCashProcessing
Ameriloan
TheCashShopUSA
National-PaydayLoan
CheckInToCash
HydraFundii
InstantLoansUSA
BestPayToday
EverestCashAdvance
SWBFunding
CashAdvance
CheckCity
GreatEagleLending
CashCentral
NorthCash
AceCashExpress

OTHER OPTIONS (No approvals yet but worth a try)
MBProcessing
MyPaydayLoan
CashOne
PaydayLoanToday
Paydayone

Checkngo
Qloot
PlainGreenLoans
CworldLTD
OneHourCashToday
FlashPayDay
QuickerCash
Paydayloan
AssurancePayday
TheCashInstitute
PaydayLenResearch
EloanPlus
USAFastLoans
CashAdvanceSupport
DollarForme
CreditForEverybody
MySnapCredit
WeAdvance
Payday-In-1-Hour
CashAdvance
IgotFunds
GoLoansGo
RapidCashCity
Trusted-Citizen-Advances
NorthExpressLending
FasterCashToday
CashNow
PaydayCashAdvanceLoans
500fastCash
ThePaydayFunds
100Lenders
90-Day-Cash-Loan-App
GreenAppleLoans
PaydayQuote
Payday-Advisor
MyQuickPay
CashChatter
NationWideCash
UpFrontPayday
Fast-Cash-Personal-Loans
USPaydayLoan
WallLoan