

Dramatis Personae

Me:

Howard M. Bergers—President of the Lord Bravery Smoked Meats and Fishes corporation, with 56 locations across the United States and Canada.

Hugh Louis Dewey—Howard's attorney from the law firm of Boyd, Dewey, Cheatham, and Howe, and long time friend.

The scammers:

Fraizer Williams—A banker from the U.K. Who was lucky enough to come across 15 million dollars in an unclaimed inheritance from the estate of the late Mr. Gerald Stone. Now all he needs is a foreign business partner to transfer this fund out of the country.

Griffon Bank—Bank which is holding this windfall.

Fountain Trust Finance Limited—A third party finance company that Griffon Bank transferred the money to, apparently to reduce the money lost to taxes. Though I imagine it's actually just to confuse me.

The format is simple enough, and it gets off to an interesting start which proves they don't really read your first reply.

I must have him believing that I'm a genuine wealthy mugu because I kept ignoring him and he kept writing me.

Anyway, we'll start out with his mails.

Date: Fri, Jul 24, 2009 at 11:46 PM

subject: Lucrative Offer

Sent by: fraizerwilliams2@msn.com

X-Originating-IP: [41.211.249.175] (traces to Lagos, Nigeria).

Hi,

I a banker in the UK with a chance for you to earn some money. Are you willing to try? it is clean, but requires a great deal of trust and commitment. **if you have never been arrested before over financial crimes**, and you are capable of successfully handling financial transactions in excess of 15,000,000, Pounds. then you are the right person.

If you are interested please email me back with your details so we can go into partnership.

Thank you very much
Fraizer

I don't think I'm eligible. I just decide to fire off this disqualifying E-Mail since I don't REALLY feel much like baiting this guy.

Unfortunatly, I was arrested last year and am currently serving a 15 year sentence in federal prison for embezzlement and fraud after stealing \$600,000 from my employer.

Undeterred, Fraizer presses on. I don't really even remember sending him the initial E-Mail, so I just ignore him for the first 10 days. Three E-Mails come during that period.

Sat, Jul 25, 2009 at 11:43 AM

Hi Howard M. Bergers,

Thanks for your response to my proposal, the business I am proposing is a viable business opportunity that can help us make the desired forward leap we need in life. My Name is Mr. Fraizer Williams and I am a banker by profession.

In the course of performing my legitimate duties earlier this year, I came across some files of one of our late clients whose account has an outstanding balance of Fifteen Million pounds. (GBP 15,000,000). Upon proper scrutiny, I discovered he did not put in any name as the beneficiary to his estate in case of his demise. According to the banking Laws here, if such funds remain unclaimed for a specific period of time it will be transferred to the government treasury and reserves as unclaimed funds. Therefore instead of allowing these corrupt politicians at the helm of government affairs to take hold of this fund if it is declared to the government, I propose to do a deal with you and front you to my bank as the deceased beneficiary so that the bank will release the funds to you. Afterwards we will share on an agreed percentage (70% for me and 30% for you). I assure you that you will never regret taking part in this venture.

Meanwhile before I proceed further, I want to know some important things about you, if you don't mind very much.

1. Have you handled a huge financial transaction before? Please state the most amounts you have handled before and in what capacity?
2. Have you had any police problems or problems with the law which might affect this transaction?
3. What do you do for a living?
4. Where are you based? (Contact address/city/country)
5. Are you married (with children?)
6. Can you travel out of your country easily?
7. Phone number for easy communication.

Please answer the above questions and I will give you more information about this and also how we will proceed.

Note: that I will also be glad if you can send to me a copy of your drivers license or passport for easy identification as I don't know you in person. This business should be treated with utmost secrecy and confidentiality.

Regards

Mr. Fraizer Williams

Thu, Jul 30, 2009 at 3:48 AM

Hello Howard,

I have not heard from you regards the proposal i sent to you earlier on, you notified your interest but when i sent you the details and the informations required, you did not respond.

what is happening? hope everything is alright, i am still waiting to hear your response regards my last email so that we can forge ahead with the deal.

anticipating your urgent response

Mr Fraizer

Tue, Aug 4, 2009 at 10:06 AM

Hello Sir,

I have not heard from you regards the offer I sent to you earlier on. What is happening? Are you still interested? Let me know your mind so that we could forge ahead.

Regards

Fraizer

Eventually, I decided to write back with my Lord Bravery pitch. The Lord Bravery pitch is an attempt to entice the scammer to become a franchisee in a fictional Lord Bravery Smoked Meats and Fishes enterprise. The pitch says they are eligible for a \$200,000 startup loan if qualified.

Fraizer,

It sounds like you are suggesting I pose falsely as a beneficiary to a dead man's fortune in an attempt to defraud his estate.

I gotta say I'm not too comfortable with such a transaction. I am a legitimate business man. As president of a large chain of casual dining restaurants with 56 locations across the United States and Canada, I cannot jeopardize that by entering into shady business deals.

So in answer to your questions, yes, I do frequently engage in sizeable monetary transactions. On a personal level, the largest transaction I have ever handled was the recent purchase of my \$4 million dollar home. Through my business, we frequently hand out \$150,000 startup loans to our new franchisees. Although we have recently awarded a few loans of \$275,000 to potential international franchisees in the U.K, France, Germany, Western Africa, Southeast Asia, and Australia. So yes, I am familiar with large financial transactions.

I travel out of the country several times per year. My marital and familial status is irrelevant.

I'm afraid I will not be able to engage in any legally risky activities as you propose. Unless you'd like to apply to be one of our franchisees, I'm afraid we have no further business.

Frazier doesn't want to do the franchising thing. They usually don't.

Hello Mr. Howard,

Thanks for your response, but i'm a little bit baffled at your approach and understanding towards this business.

if you may know, I am also a legitimate banker as well and i assure you that you are not entering into any shady business like you said. I want to let you know that this is not illegal and you stand no risk if you do this business not minding the large sum that is involved.

in the aspect of being one of your franchisees, i think that will be at the conclusion of our business. i will then know if i could invest in your business or become one of your franchisees if you want me to become one.

i am promising you that this business will not jeopardise you in any way.

If you will follow my instructions, we will complete this in the next 10 bank working days and this funds will be released to you in your name. then we will share on our agreed percentage.

after that, you will give me a concise detail of your large chain of casual dining restaurant business so that we will now speak on how i will invest my own share in it, or rather become one of your franchisees as you say.

on your interest, i will send you an application letter which you will fill and send to the bank as the next of kin to the account in question so that the funds will be released to you.

I wait to get your response

Regards
Fraizer

I try to shoot him down.

No. I do not have the time or the willingness to deal with this. I have plenty of business with my franchisees and do not need yours.

He persists, trying to appeal to my greed.

Hello Howard,

I want you to understand that this business wont take much of your time as you think, all i will be needing from you is little attention so that we will get these funds. Remember the huge amount that is involved in this business, just let me know your mind so that we sill forge ahead.

anticipating your positive response

Regards
Fraizer

I return to the franchise pitch.

Fraizier,

Look at your own words. I quote:

"In the course of performing my legitimate duties earlier this year, I came across some files of one of our late clients whose account has an outstanding balance of Fifteen Million pounds. (GBP 15,000,000). Upon proper scrutiny, I discovered he did not put in any name as the beneficiary to his estate in case of his demise..... I propose to do a deal with you and front you to my bank as the deceased beneficiary so that the bank will release the funds to you."

I do not have any recently deceased relatives. You are proposing to claim, quite falsely, that I am the next of kin to your client. Even on the off-chance that it is completely on the up-and-up, I do not NEED your funds.

Not that the 4.5 million dollar share wouldn't be welcome. The fact is that I am a business man and a restauranter. Your money equates to approximately a year's pay for me. I undertake my business ventures always with an eye toward risk, and your proposition of falsely posing as a next of kin is far too risky for the reward you propose.

Now, unless you wish to apply for a franchisee startup loan of \$100,000-\$250,000 and enter into a business deal through those channels, we have no further dealings to speak of.

Fraizer is really trying hard.

Hello Howard,

You don't need to have deceased relatives to do this business, I will be supplying you with all the information's necessary for the success of this transaction.

You are misunderstanding this deal; you can steal need this funds. No matter how rich you may be the 4.5 million dollar will be welcomed. Your being a restauranter does not limit you to this transaction.

Just have a rethink, getting your years pay in a week. Would that not be fabulous?

I want to assure you that my proposition of you posing as next of kin to the account of the deceased will not be risky on your side.

I have already taken care of everything.

I will still apply for your franchise on the conclusion of this business.

On your positive response, we will forge ahead.

Regards,
Fraizer

I finally relent. If I can draw him in a little further by appearing compliant, I might be able to spring the franchise thing later.

Okay. You convinced me. What do you need from me to proceed?

Frazier sends me a really horrible looking form that says something like "I affirm that I am next of kin to Mr. Gerald Stone. I've come forth to claim the funds." I respond.

I've read the form. Who the heck is Gerald Stone?

Frazier reminds me that THIS IS NOT FRAUD! This transaction is 100% risky free.

Hello Mr Howard,

Gerald Stone like you asked is our deceased client whose account is withholding the balance of 15million pounds, that is the person i will be fronting you as his next of kin.

you need not to worry, like i told you i will not be wanting anything that will tarnish your image. i assure you there wont be any risk as i am an insider in the bank, i will be taking good care of everything. just go ahead, fill the application and send it to the bank or send it to me so that i will forward it to the bank.

remember i will be giving you 40% of the total sum while 60% will be mine. once you have sent the letter, keep me posted so that i will follow it up.

Again, there is no cause for alarm.

Regards
Fraizer

I object, telling him that this is fraud.

You have asked me to claim that I am his next of kin. That is not true. That is fraud.

About this point, he goes all motivational speaker on me. This had me laughing very hard.

Hello Howard,

This is not fraud though you might view it as one because you are an outsider in the banking family and you might have myopic thoughts in issues like this. However as an insider and an active player, I know this kind of deals is been done daily by bankers and nothing happens so this one will not be an exception.

If you remember what I told you in one of my earlier emails, I made it clear to you that if no one comes forward to clam this funds, the bank will transfer it to the government treasury and reserves as

unclaimed funds and it will end up in the hands of politicians who no nothing order than squandering and embezzlement. As things stand now, no one owns the money. It is like a floating capital in the bank which will be retired to government after a given period of time.

My good friend, the reason why people don't progress in life is because they remain within the confines of their comfort zone as they are afraid to take the step that will take them to the next level in life. Have you ever asked yourself why there are few wealthy men in the world? The reason is because majority of the people are afraid to take chances like this while the few who took it are been celebrated day in day out.

Howard, I don't want you to think that way rather I want you to step out of your comfort zone and grab the opportunity that will be a JACKPOT in your life.

If possible provide me a contact number so I can call you for further discussions on this matter.

Fraizer

Howard is inspired by Fraizer's words!

You make a good point. I do hate those government bastards. I work hard for my money, and so much gets gobbled up in taxes to pay a bunch of god damn watermelon eating porch monkeys to do drugs and bear illegitimate children. Fucking bureaucrats.

Okay. I will proceed. Where am I to send the form?

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer asks me to submit the form to "the bank". The bank is actually mentioned inside the attachment he sent, but I'm too lazy to look it up. I'm really just half-assing this whole thing.

thanks for your understanding, i advice you send the form to the bank immediately so that we will proceed for the release of the funds in your name.

meanwhile, Once you submit the form, remember to keep me posted immediately you get a response from the bank.

have a nice day.

Regards
Fraizer

I ignore him for two days. Fraizer follows up.

Hello **Horward**,

Have you sent the form to the bank? let me know once you have done that so i can follow it up.

Regards
Fraizer

An irritated Howard replies.

WHAT BANK?

You sent me a form, you never mentioned any sort of bank.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer gets my name wrong again.

Hello **horward**,

i am sorry if i did not mention any Bank. the bank is where the funds are right away. they will be the ones to release the funds to you once you submit the application for claims to them.

you will find the banks contact details at the top left corner of the application i sent to you. just fill the application and send it to them or send it to me so that i will submit it at the customerservice tomorrow as hard copy.

let e know once you do that.
Have a nice day.

Fraizer

I send a renamed DLL file that won't open to "the bank".

Hello,

I have been in communication with Fraizier Williams, and he advised me that I need to submit this form to lay claim to the 15 million pounds from the estate of the late Mr. Gerald Stone.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

"The bank", hereafter referred to as "Griffon Bank" sends a bunch of official looking gobbledegook.

From customerservice@griffonbankonline.tk

ATT: HOWARD BERGERS

SIR,

Re-Estate of MR GERALD STONE Valued at 15,000,000.00 GBP

Following a notification to this effect received in your favor as the nominated beneficiary to this trust asset of Mr. GERALD STONE in your capacity as his next of kin and subsequent discussions with our legal department we have taken time to confirm your well received application seeking claim on this asset.

However, we have to point out one very important fact, while it maybe our responsibility to ensure the liquidation and development of the estate upon MR GERALD STONE bona fide surviving beneficiary, it is your responsibility and obligation to provide us with all required evidences and pre-requisites for the settlement to take place.

Late MR GERALD STONE was a good and responsible client of our Bank and his death was most regrettable. And we are most glad to have heard from a family member to whom most of us in this firm could express our condolences. It will be our utmost desire to assist in any way possible to ensure that his desires are met. And we would always Endeavour to assist you further should our services be required even after this asset is vested upon you and any other beneficiary of age if identified in his will instrument.

However, for us to be able to wind up and settle this trust upon you as its beneficiary, according to the rule of trust banking and the laws of ENGLAND,

- 1 A copy of the formal identification instrument of bequest or where not available, a letter of administration of without will.
2. A certificate of the authenticity of such instrument.
- 3 A sworn affidavit of claim as next of kin endorsed by an attorney, minister or police.
- 4 A formal identification in form of the first three pages of international passport or driver's license.

Upon receipt of these documents, whose authenticity must be verified by our own agents, we shall further advise you on the final procedures of winding up and liquidation of the investment of MR GERALD STONE to the beneficiary properly identified under the law.

Sincerely Yours,
Garry Elfman

I fire off a short note to Fraizer letting him know that I contacted the bank.

Fraizer,

I have submitted the form to the bank at the address customerservice@griffonbankonline.tk you have provided.

Fraizer is grateful. It's weird. Every time he passes me off to another person, he wants me to notify him. Presumably he's running all these characters and is too lazy to check the individual addresses unless he expects mail. Also he keeps misspelling my name.

Ok Horward,

that was nice..... please remember to notify me once you receive any mail from the bank. so that we will proceed

regards
Fraizer

I forward the E-Mail received from Griffon Bank on to Fraizer with this addition.

Garry Elfman sent me this. I suggested that he please donate the extra 'r' in his name to a worthy cause.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer tries to explain and introduce me to his lawyer.

Hello Howard,

from the banks email, i understand they need those documents for proof that you are the next of kin to the account of the deceased. i also understood those documents should be provided by an attorney like they requested.

in view of this, i suggest we seek the help of an attorney here in the UK who will help us get the documents the bank are requesting for the release of the funds to you. in essence, the attorney will be coming to represent you at the bank since you are not present. i think i can be able to search for a capable one over here.

once the attorney provides them with those documents and your drivers licence as well, the funds will be immediately released to you, then you will issue me my own share. please let me know your mind over these...

get back to me as soon as possible as i will be going out to seek for an attorney now.

Regards

That's not necessary; I have my own representation.

Oh is that it? Fraizer, that is very kind of you to try and search for a lawyer for me, but it is unnecessary. I did not get where I am today by being completely defenseless. I will contact my attorney, Hugh Louis Dewey, right away.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer tries to push his lawyer on me.

Hello Howard,

In view of the documents needed by the BANK, I succeeded in getting a suitable attorney that will help us get the documents the Bank are requesting for. I think he is a well know lawyer here in the UK. I will want you to contact him and tell him you are the person he will help in a liquidation case; I have already informed him of you. I think he is very good in liquidation cases like this.

I told him my colleague Mr. Howard Bergers will contact him. So just write him via email, he will help us secure this documents and will also represent you in the Bank as you are a bit far away from UK. Then we will get hold of our money.

Just contact him ASAP. Below are his details

Barrister MORGAN DUNCAN
morganduncan101@gmail.com
07005942338-phone
07005942308-fax

Regards
Fraizer

Then he follows that up about an hour later. He's being a little bitch insisting I use his lawyer.

Howard,

You have to Understand that this money is in london and your attorney is in America, that is why i have gotten an attorney here in the Uk who i believe will help us get this funds like i told you.

He will be Standing on your representing you if the bank needs your attention.

just go ahead and contact him immediately.

Keep me abreast of all discussions with him

Regards
Fraizer

I was starting to feel like I was letting the lads overtake this bait, so I had to be assertive.

Unacceptable. Why should I trust this "Barrister Morgan Duncan?" I have known Hugh and his firm for over 15 years.

--Howard

Again with insisting I use his damn lawyer.

Hello Howard,

I agree with you but this is not a matter of knowing Barrister Hugh and his firm.

the money in Question is in UK but Barrister Hugh is in America.... Barrister Morgan resides in UK and like i told you, He is well known especially for liquidation cases like this. He will be going to the Bank often and as at when needed...

Just feel free and contact him, let me know once you open communications with him

I decide to respond, but just ignore Fraizer.

Hugh is on vacation visiting relatives in Scotland right now. He will contact the bank sometime within the week.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer pushes his lawyer again. I guess he figures that I'm about to consult a real attorney, who will point out this is a scam, and he'll lose his victim.

Hello Howard,

How are you today? I have told you the need of using the attorney that resides permanently in UK.

Had it been you contacted him like i said earlier, he could have gotten the papers for us. which i believe by now we must have been talking on how to get the money from the Bank and our sharing module.

Like i told you, Barr, Duncan has done so many liquidation cases with our bank and has won all so that was why i chose him to help us finalise this deal. besides, he will be fronting on your behalf in the our bank whenever you are needed.

there is no need getting an attorney who is not residing in the UK, i believe that will be a little bit stressful on his side.so, i think we should leave hughs since he is on vacation.

just go on and communicate with Duncan and associates so that we can proceed, we have to seal this deal and get these funds before the week runs out...

Anticipating your response.

Fraizer

Two days later, Fraizer pokes me again.

Hello Howard,

have not heard from you since, hope all is well. what is the situation? have you contacted Barr. Morgan?

Let me know, we have to complete this and get our funds immediately. Hoping to hear from you.

Regards

Fraizer

Later that same day, I respond.

Date: Wed, Aug 26, 2009 at 7:24 PM

Hugh has only returned from Scotland today. He is very tired, and I don't expect him to contact the bank until Friday morning.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer writes me at about 4:30 AM.

Hello howard,

Please send me your number so that i will call you and explain things to you

Fraizer

A few hours later, I create a Gmail address for my lawyer and initiate contact with Griffon bank. I attach another renamed DLL file.

*To customerservice@griffonbankonline.tk
date Sat, Aug 29, 2009 at 7:31 AM
subject RE: Inheritance claim for Mr. Howard M. Bergers*

Hello.

I am Hugh Louis Dewey, personal attorney to Mr. Howard M. Bergers. In the matter of his claim on the inheritance of the late Mr. Gerald Stone, you have requested the following documents.

- 1 A copy of the formal identification instrument of bequest or where not available, a letter of administration of without will.
2. A certificate of the authenticity of such instrument.
- 3 A sworn affidavit of claim as next of kin endorsed by an attorney, minister or police.
- 4 A formal identification in form of the first three pages of international passport or driver's license.

Please see attached the requested documentation. All documents are in one PDF file.

Hugh Louis Dewey
Boyd, Dewey, Cheatam, and Howe

Four hours later, Howard informs Fraizer that all requisite forms have been submitted to the bank. I administer a slap and give Fraizer my

Fraizer,

I met with Hugh yesterday, and we drew up the forms the bank requested. We submitted them this morning.

This has been a very busy week at Lord Bravery Smoked Meats and Fishes. We just closed several franchising deals totalling \$1.1 million dollars in our foreign markets. Existing business has to take

precedence over quasi-legal inheritance deals. I cannot drop everything for you.

I thought I had already sent you my number. My office number is 1-206-309-7211.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Unexpectedly, Fraizer drops the whole issue of his lawyer.

Ok Howard, its nice you have submitted the forms to the bank.

They will soon contact you regards the funds, once you hear from them you let me know.

Fraizer

Griffon Bank contacts me again, this time under a different name (Yusuf Basturk) but still plenty of gobbledegook. They want to pass me off to another bank...

TRANSFER UNIT,

GRIFFON BANK UK

Phone: + 44-845-280-3702 (EXT 43)

Fax: + 44-870-286-3496

Email: transferunit@griffonbankonline.tk

ATT: Mr Howard M. Bergers,

Sir,

We acknowledge receipt of the documents as provided by your attorney. We have finalized arrangement with our fiduciary agent within the Euro Zone for your fund disbursement

We chose this means over the direct remittance from our bank in UK to your bank because of the existing tax liabilities on the asset. The capital gain tax currently existing on the assets will mop up over 85% of the value of your inheritance if the disbursement is made directly from United Kingdom. I hope you will appreciate this un-informed gesture from the part of the bank.

Your payment will made by direct allocation from our asset reserves with our fund managers. However prior to the disbursement you will be expected to pay for the asset release processing fees, signing and handling charges, on your arrival.

I will direct you to contact the head of operations in London to work out the meeting modalities and have an appointment scheduled.

Find the information you need below:

COMPANY NAME: FOUNTAIN TRUST FINANCE LONDON UK.

CONTACT PERSON: JOHN WILLIAMS (Director of Operations)

TELEPHONE: +447729541209

EMAIL: info@fountaintrustfinance.co.uk

Please notify us as soon as you have established communication with the paying company.

Thank you very much and good luck

Sincerely,

YUSUF BASTURK

Transfer Unit, Griffon Bank UK

Fraizer calls and leaves me a message.

[Click here to listen.](#) About 30 seconds long.

Then follows up about 45 minutes later with an E-Mail.

Hello Howard,

I tried to call you but couldnt get you, I had to drop a message for you. did you get the message?

I just discovered the funds have been disbursed... Have you gotten any mail from the bank?

Keep me posted.

Regards

Fraizer

Two days later, I forward Fraizer the second note from Griffon Bank with this addendum.

They sent me this mail. Exactly who is holding my money? Griffon Bank or Fountain Trust Finace? Why am I being redirected to a fourth party? Are your people going to get their shit together at some point?

Howard M. Bergers

President

Lord Bravery Smoked Meats and Fishes

Fraizer tries to explain. I'm really not following this because it's so boring.

Mr Bergers,

I just read the email from Griffon Bank. From your response, It seems you don't understand what they said. They said your fund has been released through their fiduciary agents in London. The reason they said is highlighted in the second paragraph which I copied here;

*“We chose this means over the **direct remittance from our bank in UK to your bank because of the existing tax liabilities on the asset.** The capital gain tax currently existing on the assets will mop up over 85% of the value of your inheritance if the disbursement is made directly from United Kingdom”*

If you read the above paragraph you will understand their reason for using a fiduciary agent instead of making a direct wire transfer to your bank account in US. The reason is because the Capital gain tax of the asset will eat up 85% of the entire funds. If that happens we will be left with only 15% of the money so I expect you to be happy with what the bank did for us.

They said Payment will be made by direct allocation from the bank's asset reserves with the fiduciary agents. In order words the fund will be released to you in liquid cash upon arrival at the office of the agents in London.

I want you to contact fountain trust finance with the contact information provided for you by the bank and fix an appointment with them on when you will come over to London to sign the fund release papers and receive the fund in cash. Please do this ASAP so we can have this money before the end of next week. If possible you can come over to UK together with your attorney or you can come alone. I will be around to welcome you at Heathrow airport and from there we can go pop some champagne to celebrate our success.

Keep me posted once you contact fountain trust.

Regards
Fraizer

I twiddle my thumbs for two days. I've really gotten into the habit of doing nothing until Fraizer prompts me to. I've been less than totally enthusiastic about scambaiting the past few weeks. I'm starting to think that reacting whenever he prods me is starting to give the man the idea he can control me. I get this in the afternoon of September 5th.

Hello Mr Howard,

Have you contacted the Company for our funds? Please keep me updated.

Regards
Fraizer

With that prodding, I decide to contact John Williams of Fountain Trust Finance that evening, rather angrily.

To Mr. John Williams:

I was told to contact you in regards to the disbursement of the inheritance for the late Mr. Gerald Stone. Why those numbskulls at Griffon Bank are transferring the fund to an additional bank is beyond me, but if I am to claim this money from this Gerald Stone asshole, I guess I will contact you guys, who apparently have the funds.

So quit with the stalling and process my payment damnit. I'm not some country yokel sitting around waiting desperately for this windfall. I'm a serious business man.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

And a minute later, I send off an angry E-Mail to Griffon Bank.

Why in the Hell are you dipshits passing me off to another bank? Can't you handle a simple inheritance claim on your own?

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

John grows angry at my insolence, and responds two days later.

ATTN:HOWARD.M.BERGERS.

Dear Sir,

RE:CONFIRMATION OF FUNDS.

I write to acknowledge the receipt of your email of yesterday having been directed by Griffon Bank and I must tell you that I take serious exception to your abusive and insolent language. Please note and be informed also that we are a firm of financial consultants and advisers who help in the regularisation of documentations necessary for the movement, transfer and deposition of funds such as yours, hence the need for our involvement in the regularisation of the various documents needed for your funds transfer.

The funds are presently domiciled with us as a part of major services that we render to prominent high street banks such as Barclays Bank and other banks, and as such not in anybody's name, which makes it dormant and unaccessible at the moment, hence the need for us to assist you in the prompt regularisation of the various documents in your name which will in turn make it active for utilisation by you and your partners.

In view of the above, we will be expecting you to send all the relevant documents in your custody

pertaining to these funds to us as soon as possible to enable us start this very important regularisation process which will entail us liaising with various national, regional and international regulatory bodies, on completion of which, we can then approve that an account will be fully opened and activated in your name for the prompt release of the funds to you.

In order to properly process this transfer of funds as well as it's subsequent approval for transfer to your nominated bank account, we will have to comply with the provisions of the United Kingdom Payment to Offshore Beneficiary Act of 1967 section 12 which states that an Offshore Beneficiary must produce a proof of authority to claim funds as a proof of identity.

To this end, you will be required to send to us, a copy of your International Passport or Drivers licence as well as a utility bill not older than 3 (three) months to enable us confirm your identity and residential status. You may wish to send these documents to us by email attachment or by fax on +448712458442 as soon as possible.

From your email, I noticed that you are not quite sure of what you are saying as to the status of these funds, why we got involved or what is involved in getting the funds to you. Please be aware that we shall be cooperating with you, for the prompt conclusion of this financial transaction in the shortest possible time but may I remind you that the level of success recorded and the time interval within which it is achieved will be dependent on your level of cooperation.

We will be glad to furnish you with more information as time goes along while imploring you to give us your fullest cooperation in this matter. May I also ask you to please provide us with your direct telephone number and other contact details as soon as possible.

Awaiting your prompt response.

Yours Sincerely,
JOHN WILLIAMS.

Howard issues an angry response. Also, I'm pretty sure I already furnished all the documents he requested to Griffon Bank already.

John,

I do not need your charity, and I do not need your condescending attitude.

Further, I believe my attorney, Hugh Louis Dewey, sent the documents you requested last week to Griffon Bank. If you were a serious business, you would have received them from Griffon. My corporate office regularly passes documentation among franchisees with ease.

Before you accuse me of being insolent and disrespectful, maybe you should learn not to indulge in behaviors which merit such a label.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

John acknowledges the receipt of the forms I never sent, then finally hits me up for the funds. Yowzer! 22,558 GBP; or \$36,835 US.

Tue, Sep 8, 2009 at 12:33 PM

ATTN:HOWARD.M.BERGERS.

Dear Sir,

RE:CONFIRMATION OF FUNDS.

I am in receipt of your email of yesterday and I wish to inform you that your has already been sent over to us and upon a closer look at the contents of your file, it was discovered that you are yet to pay the inheritance tax accruable to the bequest funds and as such no certificate to that effect which is in turn withholding the issuance of the release order papers.

In view of the above, I have to inform you that you be required to pay the inheritance on these funds for which a clearance certificate will be duly issued to you.

For the aviodance of doubt, the tax amount in question is the sum of Twenty-Two thousand Five Hundred and Fifty-Eight Great British Pounds Sterling (£22,558).

As soon as you are ready with these funds, please contact this office for further wire instructions.

Awaiting your prompt response.

Yours Sincerely,
JOHN WILLIAMS.

Reeling from sticker shock, I decide to contact my business partner and ask him to pay the fees.

Frazer,

Fountain Trust has written me the below note (**I attach the previous E-Mail below**). Please contact Mr. John Williams to arrange for remittance of the 22,558 GBP for the inheritance taxes. Let me know when you have done this and I will continue with my part.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer can't come up with all the money, but he has been able to raise part of the funds.

Hello Howard,

I have sourced around for funds regards remittance of the funds to fountain trust, i was able to get assurance from some financiers that

they will be giving some part of the money,

I will be needing a little help from you, could you help me raise some money from your side so that we can join hands and settle Fountain trust for the inheritance taxes?

once i hear from you, i will know how we will make the payments to them so that you can come immediately to london and get our funds, I will be waiting to hear from you.

Regards
Fraizer

I'm game for cooperating in the matter of raising the funds.

I suppose so. How much of the fund can you raise by your own means?

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Not much. Just a bit over ¼

Hello Howard,

Regards to what you have asked about what i can raise from my own part, the financiers assured me this morning that they can only give me eight thousand pounds and that is what i can get at the moment.

let me hear from you immediately

Regards
Fraizer

Beatles Rock Band had come out about a week before, and I was inspired. Pardon the stretched references and lame jokes.

I have 200 bucks in my pocket. I was gonna use it to buy that new Beatles Rock Band game the kids are all talking about for my estranged daughter. She says "you can't buy me love", but I think that's nonsense. I take her aside and say "Hey Jude, even though I know you want to be a paperback writer, and your mother wants you to follow in her footsteps and pursue a Navy career so you can work and live in a yellow submarine... well sweetie, you, me, and her... we can work it out and come together right now, over me".

At any rate, Fraizer, I'm a little bothered that you tried to bring me into this and fraudulently claim an inheritance from a dead man, but without the means yourself to push it through. You have already claimed 70% of the fund for yourself. Now, beyond the staggering majority share you are trying to grasp, you want me to furnish the fees? Fraizer, that hardly seems fair.

Fraizer is not amused.

Hello Howard,

I am surprised at your response. We are talking about how to raise 22,000 pounds and you are telling me you have \$200. Do you think this is a joke? Don't you realize how much we will make at the successful conclusion of this deal?

Its not as if I don't have the needed funds to push this through but I have already spent over \$180,000 to bring this transaction to this point. I need your assistance because I have spent so much money and I am down financially. If not, I would have taken care of the fees myself.

Howard, you really need to do something positive and see what you can be able to come up with. On my part, I will still meet the financiers to see if I can raise more money.

I expect a better response from you in your next correspondence.

Regards
Fraizer

I'm a little shocked at Fraizer's admittance that he's spent so much money on a deal that he told me nobody else was involved in. I take a turn for the paranoid.

\$180,000? Whatever did you spend \$180,000 on? This the first time I have ever heard anyone ask for any money. And if I am not mistaken, you brought me into this to stand in as heir to Gerald Stone's estate. Who has been asking you for money? Why? Who else are you dealing with, Fraizer?

--Howard

More revelations.

Mr. Howard,

For the fact that I called you into this transaction does not mean I just started it now. I have been following this transaction up for almost a year and six months now and I have been spending valuable money to bring it up to this point. I decided to bring you in when I found out I could not lay claims to the money alone without involving a foreigner who will stand in as the next of kin to the deceased and claim his estate. No one else knows about this deal except the both of us.

Meanwhile, have you been able to come up with any funds?

Fraizer

I'm getting angry and losing trust.

Fraizer,

First you say you have been following this transaction for a year, allegedly pouring \$180,000 into it. Then you tell me that nobody else knows about the deal. Obviously someone knows, because someone has enticed you to spend a \$180,000 on this deal. Why? Who else knows about this deal Fraizer? Where did the money go Fraizer? Obviously someone else knows that you are trying to lay claim to the estate of Mr. Gerald Stone.

We need greater transparency if this partnership is going to work Fraizer.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer: Everything is fine. Don't worry about it.

Hello Howard,

I want to assure you that no one else knows about this business, I just paid some inheritance charges and some local charges with the bank to enable us get the funds without stress and that was what amounted to that sum.

I did not want to tell you about the charges when they came up because i didnt want you to get disturbed or have any fear about this deal.

I repeat, to be honestly frank with you, no one else knows about this deal and nobody will ever know. let us know how we are getting these funds.

Fraizer

Later that day, I get another prodding from John Williams at the Griffon Bank transfer unit.

ATTN:HOWARD.M.BERGERS.

Dear Sir,

RE:CONFIRMATION OF FUNDS.

I write to observe that you are yet to give any form of response to my email of the 8th September, 2009, more than a week after I sent the email.

May I remind you that funds transfer of this nature are normally time sensitive and as such there is an urgent need for you to get in touch with me as soon as possible.

Awaiting your prompt response.

Yours Sincerely,

JOHN WILLIAMS

Also, I just noticed it has an official looking confidentiality notice at the bottom of it.

This communication, including any attached documents, remains the property of FOUNTAIN TRUST FINANCE UK and is intended for only the person or entity to which it is addressed, and may contain confidential, private, personal/privileged information. Any unauthorised disclosure, copying or taking of action based on the contents is strictly prohibited. If you have received this email in error, please contact immediately to correct our records.

Two days later, I send a terse response to John. Apparently I also sent it at 5:30 AM. What I was doing up that early on a Saturday is anyone's guess.

You asked me to send you \$22,000 pounds. Do you think I just have that kind of cash lying around in my tuxedo pants? I'm trying to raise it. Cool it.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

I'm still angry with Fraizer, and send this response a few hours later.

You keep contradicting yourself, Fraizer. Under what pretense did you pay inheritance charges to the bank? I know I don't pay charges on an inheritance unless I'm trying to claim an inheritance. When my father passed away in 1996, I had to pay \$6000 on the estate tax. This wasn't a problem because he was my father and I was seeking to inherit the property he had left to me in his will.

Gerald Stone is some guy whom I have never met before. I have expressed to you before my reservations at fraudulently standing in as heir to a man I have never met before. Obviously you have been brokering this deal with a third party whom you did not see fit to tell me about before. How can I trust you in this transaction if you are keeping such secrets? I'm very offended and strongly considering calling off the deal.

I want to know exactly who you have been dealing with, for how long, and what charges you have been enticed to pay.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Two days later (scammers don't work weekends, apparently), Fraizer tries to calm me down again.

Hello Mr Howard,

I told you in the begining of this transaction that trust is the watchword, i dont know what you feel about me.

I have settled the Bank Fees, the Estate Fees and also paid for the European union approval. i can provide you with the receipts for

confirmation.

calling of the deal at this stage is not a good idea, we have just gotten close to achieving our aims, i dont buy that idea at all.

I paid the money because i didnt want to involve you in any payment because my share will be bigger than your when we get the funds. that was why i just kept to myself and settled the fees when the need for it arose.

let us conclude this deal and share our funds.

anticipating your urgent response

Fraizer

I take Fraizer up on his offer of receipts. This bait has been bereft of trophies and pictures.

Yes Fraizer, provide me with these receipts or we're through. I want to know who else is involved in this deal. I didn't get where I am today by making deals involving secret third parties.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer promises the receipts.

Ok, I will attech teh receipts and send to you soon.

Fraizer

Then delivers the next day, with some crummy forgeries.

Hello Mr howard,

I have attached the receipts of the payments i made to this email.

confirm and get back to me ASAP

Fraizer

He attaches the receipts (actual size).



LORD CHANCELLORS DEPARTMENT
 Constitutional Policy Division
 50 Queen Anne's Gate
 Londons W1H 9AT
 H0 1893567785

Official Receipt

date *10/09/09*

Receive From *Mr. Howard M. Bergers*
 The Sum Of *Sixty Thousand British Pounds*

Declaration *Estate Fees*

Accounts Officer *Adams Cole*

Signature *Ed Webster*



British Inland Revenue
 Hm Revenue And Customs
 Commonwealth Secretariat, Marlborough House, Pall Mall,
 London, SW1Y 5HX

TAX CLEARANCE CERTIFICATE

This is to certify that *MR. Howard M. Bergers* of *U.S.A*
 has been cleared of tax evasion and is today *The 9th* of *Sept '09* issued
 this tax clearance certificate for three years. Amount Paid *15,000 GBR Pounds*
 Purpose *2009/2010 Income Tax*

f@glsmith
 Gloria Smith (sec)

AS Clinton
 Andrew Clinton (tax Officer)

Problem! He said he spent 180,000 GBP... but this only adds up to 105,000. I think he's hiding something. I decide to drop Fraizer a line just to let him know I got his documents. I dunno why I did this.

[Your documents are received.](#)

Fraizer thinks this will appease me, and wants to know what's next.

Hello Howard,

So what are we concluding on? how are we getting our funds from FOUNTAIN TRUST FINANCE?

get back to me ASAP..

Regards
Fraizer

I figure feigning ignorance is a good tactic here, and go back to insisting that he pay the fees.

I don't know. Why are you asking me? I assumed you were going to write them a check. How did you pay the 75,000 for previous parts of the deal?

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer reminds me: I have no money!

Hello Howard,

I am trying to let you know i dont have any money on me again, like i told you the last time, i just got assurance from some financiers that they will issue me a loan of eight thousand pounds.

the problem is how we are going to get the rest of the money so that we can pay the company and take our money. Is there anything you can get so that we can put heads together and settle this debts?

let me hear from you.

Fraizer

I take Fraizer to task on the matter of the unaccounted for 105,000 GBP.

I'm a tad skeptical about your claims to have no money. You'd previously said that you spent 180,000 GBP on this deal before contacting me, yet now I can see that is not the case. You're still not being completely honest with me. I think you do have the means to settle this debt, but are trying to con me into assuming additional fiscal responsibility. In light of the fact that you are seeking to grab a 70% share of this inheritance, I find that especially unethical of you.

I want to assure you that I am not some simple country rube, or ignorant old man. I am a business man, through and through, and craftier men than you have tried to take advantage of me, always failing. I won't be cheated.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer goes on the defensive.

See Mr Howard,

How can you tell me you are being skeptical about my claims to have no money? I am trying to be very transparent to you, i dont have any money to pay to clear this money other than the 8,000 Pounds the financiers assured me of. I contacted them again and they said they wont be giving me the money direct.

The financiers said i should provide them with the companies account so that they could pay it to them theirselves. this is because they said they wanted to be sure i am using the money for the business i told them.

Mr Howard, we can bring out 10% of the total sum to clear all the expenses we have incurred in the process of this transaction once the money gets to you. I am not cheating you, neither you are now making me become skeptical about you also, because you know the funds are now in your name and that is why you are treating this case like this.

infact, mr howard, i need to know if you can still do this so that i will know what to do.

Fraizer

I deliver another good slap, questioning Fraizer's integrity.

Fraizer,

Maybe you are out of money. Maybe you aren't. I can't tell because you are not being honest with me. You claimed to have spent 180,000 GBP on this deal, but the receipts you sent me only itemized 75,000 of that. Where did the rest of the money go? Where is the other 105,000? Because I have a feeling that it is inside your bank account. Based on that, you should have no trouble paying the 22,558 which Fountain Trust Bank requested.

Additionally Fraizer, I am seriously offended by your insinuation that I am not an honorable business man. When in this deal have I ever done anything dishonest? When have I failed to comply with a single one of your requests?

Explain to me why you have claimed to spend more money than you actually did. Then explain to me why, in the face of this lie, I am to believe you lack the funds to pay the fees requested by Fountain Trust Finance.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Fraizer: It's conversion rates I tell ya!

Hello Howard,

You have to Quote me right before you judge me, I said \$180,000 and not 180,000GBP. the receipts i sent to you was 75,000GBP and that is just about the exchange rate in dollar at that time.

Dont you understand me, I have told you that trust is the watchword in this deal, You have to look at the mail i sent you that time about where i told you i spent the \$180,000 and you will see you are the person getting it all wrong.

For heavens sake Mr.Howard I am lacking the funds now, God knows there is no more money on me. I have told you that once the funds gets to you, you will set aside all expenses we have made in the process of this transaction before we now split it to our agreed percentage. You are making me feel as if i am even lieing to myself, we are partners in this deal and lieing to you is like lieing to myself.

Pls, Get back to me ASAP, you have to contact Fountain Trust Finance Immediately

Regards
Fraizer

I concede that yes, he did specify 180,000 USD, not 180,000 GBP. Then I lay another trap.

Well Fraizer, you are correct that you have only said that you spent 180,000 US Dollars on this deal, never 180,000 British Pounds. Please clarify your next statement. Are you saying that the 75,000 GBP you have spent, the 75,000 GBP which is reflected in the receipts you sent, equates to 180,000 USD?

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

A week later, Fraizer hasn't responded, so I decide to talk to John Williams.

Please pardon the brusque tone of that last E-Mail. We were having a very high stress week at the time.

My partner and I have made some headway into raising the fund. Please provide me with banking details so that I may cut a check or affect a bank to bank transfer of funds to your business's account.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

John replies

ATTN:HOWARD.M.BERGERS.

Dear Sir,

RE:CONFIRMATION OF FUNDS.

Sequel to email of the 5th of this month, please can you confirm to me how much you have with you now while I discuss with finance department for the remission of funds.

Awaiting your prompt response.

Yours Sincerely,
JOHN WILLIAMS

I'm busy in real life, so I don't have a chance to respond until 9 days later.

My apologies for not responding sooner. Urgent business crises have come up which demanded my full attention.

To answer your question, I have \$1000 USD available. My compatriot, Mr. Fraizer Williams, has the remainder of the required funds.

Howard M. Bergers
President
Lord Bravery Smoked Meats and Fishes

Sadly, the bait petered out after this on October 16th 2009. Fraizer just got sick of me. I guess he realized I wasn't worth the effort.