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Bella Homes, LLC

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11-05-2011, 05:52 PM

[jimb6387](#)

Senior Member

Join Date: Jan 2010
Posts: 329

Re: Bella Homes, LLC

A message for everyone ..

I've spent way more time here than I've wanted to.

Do your investigation and make a decision according to your needs. I've responded enough to show you there are 2 sides to every story. Personally, I am very skeptical of people that won't forwardly state who they are. Anytime someone is hiding .. it is because they are hiding something.

What I'd say is to speak with your own attorney. There is also a FAQ section on the website listed below that contains answers from the corporate attorney. There are some things that I wrote that may not be right ... I am not an attorney. So, just because I was wrong on something doesn't mean there isn't another reason why I would have been right if I knew the real reason. The laws are constantly changing with each court decision .. so much so, that I don't think any attorney could even know all the answers. To complicate it even worse, the tide is changing to the consumer side of things so what was true today may not be true

tomorrow.

If you are thinking of applying for the Bella program, PLEASE SEND ME A PRIVATE MESSAGE first .. before you submit an application. Their process is very streamlined and I want to make sure you have made an informed decision BEFORE applying.

www.nowyouknow.whyybellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.

508-963-3024

11-07-2011, 06:41 AM

[MsDelpiano](#)

Junior Member

Join Date: Sep 2011
Location: Atlanta Ga.
Posts: 15

Re: Bella Homes, LLC

Quote:

Originally Posted by **jimb6387**

A message for everyone ..

I've spent way more time here than I've wanted to.

Do your investigation and make a decision according to your needs. I've responded enough to show you there are 2 sides to every story. Personally, I am very skeptical of people that won't forwardly state who they are. Anytime someone is hiding .. it is because they are hiding something.

What I'd say is to speak with your own attorney. There is also a FAQ section on the website listed below that contains answers from the corporate attorney. There are some things that I wrote that may not be right ... I am not an attorney. So, just because I was wrong on something doesn't mean there isn't another reason why I would have been right if I knew the real reason. The laws are constantly changing with each court decision .. so much so, that I don't think any attorney could even know all the answers. To complicate it even worse, the tide is changing to the consumer side of things so what was true today may not be true tomorrow.

If you are thinking of applying for the Bella program, PLEASE SEND ME A PRIVATE MESSAGE first .. before you submit an application. Their process is very streamlined and I want to make sure you have made an informed decision BEFORE applying.

Good bye!!

We are ALL glad to see you Go!!

You're a complete **idiot**!!

The End!!!

Bella Homes, LLC is a scam!

11-07-2011, 06:48 AM

Join Date: Jul 2010

Posts: 12

[GodSend](#)

Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by **MsDelpiano**

Good bye!!

We are ALL glad to see you Go!!

*You're a complete **idiot**!!*

The End!!!

I AGREE 100%.

We are glad to see you Go Jim.

I have never seen anything like you. You go on & on and have **NO Clue** about what you're talking about.

I encourage everyone to read this thread thoroughly. All the answers you're seeking are here. If you get involved with Bella Homes, LLC.... after reading all of this. You deserve what you get.

Consider this your warning!!!

Run From Bella Homes, LLC

It's a SCAM!!!

Please take a look at this.

<http://www.wix.com/myvideotalk/bellahomes#!vstc1=contact/vstc0=the-culprits>

also look here....

<http://www.wix.com/myvideotalk/bellahomes#!>

11-07-2011, 10:59 AM

Join Date: Feb 2010

Posts: 22

[Article Info](#)

Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by **jimb6387**

We both fixed up the homes so people would be buying a problem free home. We added VALUE to the property.

Apparently not the value the market dictated if you were not able to sell in a range that turned a profit.

Quote:

Originally Posted by **jimb6387**

I figured something would come out sooner or later. It just took a little prying. I knew you weren't a 'unbiased' person.

Really? This is your "gotcha"? You didn't figure out that I am replying with firsthand knowledge of the industry as a whole? All the "prying" did was reveal more about you than anything. Twice now in this message string have you turned on me in the same fashion as your attackers with little knowledge of the situation. When looking at it in that light, it is easy to see how you think Bella is legit on it's current business model, you just don't know any better. And I'm sorry, but despite your assertion, I am "unbiased" for all known purposes. The only thing that has changed is that from reading the cases and available information, combined with direct knowledge of law and compliance for this industry, that

there is not any way Bella can operate long term.

Also, just so you know Bella is not a threat to anyone but themselves and certainly not a threat to my models.

Quote:

Originally Posted by **jimb6387**

So you are saying (correct me if I am wrong) that you buy houses and/or mortgages at a steep discount and then 'wholesale' them out (which I believe means reselling them to another investor and make a profit by being a middle man).

You are wrong, and that is a very remedial way of looking at it. There is many facets to the model, and that is just one. There is no one size fits all approach to any one house, property, or mortgage.

Quote:

Originally Posted by **jimb6387**

The only way I know of doing what you are talking about is by purchasing large volumes at one time .. which you alluded to in previous posts.

That is correct.

Quote:

Originally Posted by **jimb6387**

Which, in turn, means you are involved with people with large sums of money (ie: the wealthy or at minimum some sort of money fund).

That's right, those evil filthy rich people that you want to become. Nice unbiased term to use when it suits you.

To add to this, do you know how I know why there is no way in hell a fund or law abiding group of wealthy individuals are backing Bella? Because I went thru the whole process when I started out. Out of the 60+ funds I met with for seed capital and 130+ wealthy individuals/trusts/families; EVERY SINGLE ONE of them demanded and ran complete background checks on me, the company, executive level people, my attorneys, EVERYTHING. Then, I had to answer questions based on the research. Anything from spending habits and the people I associated with. Despite your half-handed attempts to dismiss the elder Delpiano as nothing, I assure you it is an issue. Not one reputable fund would touch them with this association to Diamond, the kid, the bankruptcies, the cross-pollination of addresses, etc. Not to mention the IF they liked the model and wanted to invest they would insist on majority control, removal of the questionable elements and control of all funds at the very least. The lack of the kids experience and being placed at an executive level position is a red flag on it's own.

Quote:

Originally Posted by **jimb6387**

Am I correct in saying you don't add any value to the property before selling (ie: new roof, septic, carpets, whatever)?

Not correct. Value is added where needed and that is where local partnerships with people who care about the communities come into play. Guess what? There is also scenarios where nothing is done because there is no benefit to the community, property, or shockingly, us.

Quote:

Originally Posted by **jimb6387**

Perhaps you add value to the investment, but not the property.. correct??

As stated above, in some scenarios, that is correct. Sometimes knowing where to place the X is enough.

Quote:

Originally Posted by **jimb6387**

And this added value to the investment .. does it have anything to do with foreclosing on the properties to get a clear title??

Sometimes, depends on the situation.

Quote:

Originally Posted by **jimb6387**

That would explain all the knowledge of the various things you speak of but don't know enough about to be an attorney

Yes and no, but it certainly explains your complete lack of knowledge on the subject matter and industry as a whole.

Quote:

Originally Posted by **jimb6387**

(which I believe is correct because you quote laws that are not applicable to Bella and when I say something you come back with .. well, I didn't post the whole law.

I did that to prove a wider arcing point of your inability to research and follow-up. Case in point, the relevant points of the Protecting Tenants in Foreclosure Act were stated insofar as how they related to Bella's lease program. In your follow-up, your questions would have been answered if you bothered to read a little further, which to this day, it is clear you have

not.

Quote:

Originally Posted by **jimb6387**

(Like we are going to believe you only posted the parts that DIDN'T apply to make your point rather than those parts that did apply!)

Contrary to your skewed thought process, the point of debate is to prove your points, not your opponents.

Quote:

Originally Posted by **jimb6387**

Ahhhhh! Yes! Of course! Get rid of the competition because they were driving the price UP!

I suppose this is the time to ask what exactly your understanding of basic economics is? If you were buying a inflated asset while in a upward trending but slowing market, maybe that is cause of some of your issues. Just to point out the foolishness of your statement, these people pushing up the prices are the same people that helped to contribute to housing prices getting way out of hand and out of the range of normal home buyers at affordable prices. I'm supposed to be the bad guy for wanting to keep the product in a normal range where the largest pool of buyers and affordable product is available? Sounds to me more like sour grapes on your part since in the end, you want to be FILTHY RICH.

Quote:

Originally Posted by **jimb6387**

I understand now. You want the price to go down!!

I don't believe you understand at all, but the above response answers that.

Quote:

Originally Posted by **jimb6387**

Who gives a crap about people losing their homes or any money they earned to save for the deposit or the fact that for every dollar you make extra because the price went down there are 1000 hard working Americans that lost another dollar of value that could be used for their retirement, college, or whatever.

Considering what you stated makes no sense on a economic level and that you know nothing of the subject, that is incorrect. Unfortunately for you, this seems to be par for the course based on your previous postings.

Quote:

Originally Posted by **jimb6387**
I agree 100%. I guess I had you all wrong.

No, but you only had me half right

Quote:

Originally Posted by **jimb6387**
I thought you were buying foreclosures or something.

In some cases I am

Quote:

Originally Posted by **jimb6387**
Like you said, I don't have a clue....

You don't, because if you understood pool modeling, market exposure, the individual aspects of performing/non-performing/junk pools, there are situations where it make sense to sell each of those assets.

Quote:

Originally Posted by **jimb6387**
people wanted to keep their homes.

They do, sometimes at the cost of others even when it makes completely no sense at all.

Quote:

Originally Posted by **jimb6387**
If you are not buying foreclosures then you are buying short sales at a deep discount (which, foolish on my part, but I thought meant people were selling their homes and could be responsible for the lost money or perhaps the IRS could tax them for 'forgiven debt' .. my bad! At minimum, short sales hurt your credit)

You cannot "buy" short sales in the manner you are stating. The Mortgage Forgiveness Debt Relief Act and Debt Cancellation Act takes away the taxable event that was associated with short sales. Also, if you are not current on your mortgage payments, ALL of this hurts your credit. Credit is the last thing on the minds of someone who wants to save their house.

Quote:

Originally Posted by **jimb6387**

I'd like to hear about your 'win/win' strategy and find out how the homeowner is winning. You've stated several times here that in your non-attorney opinion that people could not rent back their homes so I am assuming you don't do that.

Here is a few for you:

Buying a mortgage on a house that is already foreclosed. Contact the homeowner to find out what they wish to do and discover they have moved out, abandoned the property, and moved somewhere else. On top of this, they want nothing to do with the place. Since they do not want it, I want to secure it as fast as possible, I give them monetary consideration to help me. I get the property faster, they get a satisfied mortgage, and 5, 10, 20k or more in their pocket for doing nothing more then what they were already planning to do.

Bought a high balance, but junk mortgage that had a good pay history up until default and good value position. Talk to the owners to find out that the blip was caused by an illness, death, loss of job, etc, but they are now in a position to pay again but previous mortgage holder did nothing. What do I do? Forgive the past amounts and fees, restate the debt and mortgage rate to something they could easily afford. I now have a performing asset and they keep their house at a much cheaper rate.

BTW, those are also scenarios where in the extreme case, I have forgiven the loan completely or deeded over the house free and clear..but here is another one for you.

Same set up as the above, but without any tragedy or dire circumstance. Restate the mortgage to what they can afford.....they don't pay. Meet with them again, come up with a workout plan they can easily afford based on their income, debts, etc, they still don't pay. Pull their credit to update and find they just bought a new car, maxed their Fry's or Best Buy card. Follow-up with a site visit to see the new car in the driveway, and a 60" flat screen on the wall. What should I do? I foreclose.

Obviously these are specific scenarios among many, but also frequently encountered.

Quote:

Originally Posted by **jimb6387**

First, technically speaking, you can do a short sale with equity. There are closing costs and if there is not enough equity to cover the closing costs then it is a short sale (attorneys and real estate brokers still get paid, deed stamps (in Mass anyways)).

No, you cannot. Equity as stated is the homeowners, and they cannot profit from the sale. They lose it and all right to it, even in a single mortgage transaction.

Quote:

Originally Posted by **jimb6387**

Second, my house had 3 mortgages and I was turned down. If foreclosing to get equity was their strategy, then mine would have been prime. Also, they do not have a requirement that there be a second mortgage to foreclose on. This simply does not apply.

I have PM'd you on this. Yours does not apply because even with the 2nd and 3rd gone, your house value does not meet their minimum requirements. We also discussed what your 2nd mortgage is and why it is an issue. I also outlined what you can do to help yourself.

Quote:

Originally Posted by **jimb6387**

Third .. LOL. Equity stripping is harder to prove when there is no equity??

Equity stripping and predatory actions are not funny, so LOL all you want. Read the statutes on what is considered equity stripping and the limits on resale when selling back to the original homeowners on a non-arms length transaction and get back to me.

Quote:

Originally Posted by **jimb6387**

I am definitely getting sick and tired of this constant referral to an employee's dad! His father is not owner, employee, or holds any position in Bella Homes.

My response above should take this into consideration.

Quote:

Originally Posted by **jimb6387**

Here is a link to Georgia's corporate lookup ..

<http://corp.sos.state.ga.us/corp/soskb/Corp.asp?1760157> The actual corporation is out of Delaware

This is typical of your "research". The SOS only lists the current information on file. The original address for Bella was the Belladrum address in GA at the house the father owns, it was updated after the fact. Second, the original ICANN domain registration for Bella was done by the father and only changed to "discreet" and updated to it's current information on 9/12/11 and has a Dr. Brito Camara as a contact. Why don't you do a search on that Dr. and see what comes up. Pretty brazen if you ask me.

Quote:

Originally Posted by **jimb6387**

This is COMPLETE SMOKE to distract people!

The smoke is coming from a different direction completely.

Quote:

Originally Posted by **jimb6387**

No benefit??! How about NOT HAVING TO MOVE?!

They don't have to move, I mean, have you moved yet?

Quote:

Originally Posted by **jimb6387**

How about if someone doesn't have the money for attorneys they have a chance at keeping vultures off their front lawn looking for 'deep discounts' so they can 'wholesale' their house for a quick profit? How about no disruption to the family in having to move .. not to consider the EXPENSE of moving?

Interesting point. I have referred families to pro bono attorney's and have paid for some to help families in situations where I was not involved where they needed help, but obviously I cannot help everyone. I only state this because you are directing it at me, so read this along with my responses farther up in this post and consider it all before wanting to become FILTHY RICH.

Quote:

Originally Posted by **jimb6387**

Did you ever stop to think before you write that THERE HAS TO BE A BENEFIT or else no one would be going into the program?!

I do, and that is why I don't have to resort to pointed and false attacks to attempt to make a point. From the current point of view, the benefit seems to be in favor of Bella, but it is OK for them in your view, an acceptable way to become FILTHY RICH.

Quote:

Originally Posted by **jimb6387**

Then your statement as to no harm done to Bella if a mortgage is foreclosed on .. LOL. It doesn't take a brain surgeon to figure out if you spend money on attorneys, audits, buildings, salaries, etc that you would like to protect your investment (which is only protected by their ownership!) OF COURSE they have an interest .. it's their property! They don't have to be tied to the mortgage because the mortgage is tied to their property!

This is honestly your understanding of things? Have you really taken the time to research any of this or even consult an attorney in your area that is a bar certified real property expert? A free consultation is just that, free. I know it doesn't take a brain surgeon, but at least someone with a little research to know that deeding over a home does not automatically put you on the mortgage, hence due on sale clauses and such. The mortgage CONTRACT is between the homeowner(s) and the lender/servicing company/whatever. A deed does not

create a relationship to the mortgage, only the homeowner and Bella. IF you spend money, subject to other interests, on a property that you have only deeded interest in, you are doing it at your own risk. Attorneys? Maybe you could get an attorney lien for fees, but considering the representation to date, I would find it laughable to ask for anything. I will also tell you something else, they are not doing audits. And if again you did your research you would know how many audits result in successful TILA violations and that almost NONE of them result in anything but fines. Salaries and the other things are just the cost of doing business and does not give them the right to claim anything. You can, however, attempt to sue anyone for anything I guess. Just so you understand, a mortgage/note secures the property per the contracted parties. Changing title does not take away or add people to the mortgage.

Quote:

Originally Posted by **jimb6387**

OK. I'll try to go slow here. 40-60% does not equal 150% in any math book I've ever seen.

I will go slow likewise. I am adding the "rent" along with the accruing missed mortgage payments. In the end, it will all have to be paid somehow. When Bella fails and deeds the home back, not only have the homeowners paid rent for whatever time frame for nothing, they now have all of the missed payments, fees, and penalties. Hell, sign me up!

Quote:

Originally Posted by **jimb6387**

I would dare say they are probably better off to just pay the 100% and not to use Bella.

I would dare to say they are better off not to use Bella regardless.

Quote:

Originally Posted by **jimb6387**

Yes, the program is being tweaked as laws change and errors are found.

Good thing there is snapshots and web caching of the previous revisions

Quote:

Originally Posted by **jimb6387**

And you don't have to! They have the right to defend their PROPERTY! That is why they need to take title .. because they are not a party to the mortgage.

No, Jim, you do. The deed does not give you right to act on the mortgage. IF they assumed it, that we be something different. They need to take title so they own the house, nothing

more. This would be like saying if I took over your car and car payment, then sued the finance company because I didn't like your payments. The mortgage is a CONTRACT between the mortgagee and the mortgagor only. Bella has no right, deed or not, to sue on a CONTRACT they were not a part of.

Quote:

Originally Posted by **jimb6387**

Why would they have to 'prove it'. Word of mouth is working just fine. Bella isn't going to plaster someone's personal business all over the web to get self gain.

Why would you want to "prove" your solution from some of the best legal minds in the US works? Yeah Jim, why would you want to do that? You don't have to plaster someone's business anywhere to do it. All you need is a few of the supposed hundreds Bella is helping to offer a testimonial. Surely someone out there has something positive to say.

Quote:

Originally Posted by **jimb6387**

There will be 10 complaints before 1 compliment!

That's fine, so where is the one compliment? The BBB is far from a trusted source and does not update in real time. It worked great before the internet and scam.com crap.

Quote:

Originally Posted by **jimb6387**

WE ALL KNOW WHY NOW .. why you didn't want anyone to know your identity (unbiased my ars!)

No, you thought you knew why, but you are wrong in that aspect as well. I am not swayed by pressure, arguments, to do anything. You want to post your info for you reasons, that is fine. I am sure most people reading this post will agree that adding your personal information to it all did nothing to help your position.

Quote:

Originally Posted by **jimb6387**

EVERY SINGLE HOME BELLA SAVES IS 1 LESS HOME FOR YOU TO PROFIT ON!

But it is one more for them to profit on!

Quote:

Originally Posted by **jimb6387**

BELLA IS WORSE TO YOU THAN THOSE 'Newbs' that were ruining your precious little 'good deals'.

No, not at all. Not only are they not in the same league, we are not even playing the same game. They don't even have the intellect and talent to run their current model effectively, let alone anything more complex.....maybe the older Delpiano though, he seemed to have a understanding of financing and factoring.

Quote:

Originally Posted by **jimb6387**

I hope people will now realize WHY you are on here and making such effort to discredit Bella.

Again, Bella has absolutely no impact on anything I do. In fact, I hope they attempt this on one of my mortgages.

Quote:

Originally Posted by **jimb6387**

I'll stand in the bright light and openly state that I am pro Bella. I knew it was just a matter of time that the truth would come out about you.

You do that, just be careful on what that light sheds upon you. This "truth" has done nothing to support your argument whatsoever and as of this post, shown what type of argument you will resort to when against facts and logically stated arguments.

Quote:

Originally Posted by **jimb6387**

Once this whole mortgage crisis is over ... YOU ARE OUT OF A JOB! The people's hardships are your bread and butter 'good deals'.

Wrong, wrong, and wrong, but good guess.

Quote:

Originally Posted by **jimb6387**

Go circle with the vultures .. I'll fly with the eagles! Heck, I'd rather fly with the pigeons!

If I were you, I'd stick with the pigeons for now. You are currently flying with future and former jail birds.

Join Date: Jan 2010
Posts: 329

[jimb6387](#)

Senior Member

Re: Bella Homes, LLC

Whatever.

For those that haven't read this 'book' .. I had said I wanted to be filthy rich so I could help the hungry, homeless, and battered women.

I wasn't going to respond but there is one thing that has to be set straight. The webmaster for Bella, from what I am told, is now in jail for attempted extortion from Bella. I wouldn't doubt the website shows what Artificial_info is saying but I would highly suspect that information was planted by the webmaster. I'm not sure if Artificial_info is aware of that.

Good luck to everyone. This could go on forever.

www.nowyouknow.whybellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.

508-963-3024

11-08-2011, 01:24 PM

Join Date: Jan 2010
Posts: 329

[jimb6387](#)

Senior Member

Re: Bella Homes, LLC

Here is something interesting. Bank of America said at a conference they are working on putting in place a program very similar to Bella's. I guess Bank of America's attorneys should get a hold of Artificial_info before they go too far .. LOL.

Here's the article ..

LOS ANGELES—Bank of America is working “very hard” on a short sale-to-lease program for distressed borrowers who don't qualify for government-backed refinance programs.

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But the much-maligned bank won't move forward until it gains assurance from regulators that borrowers are being treated fairly.

As outlined by B of A executive Ron Sturzenegger at the Urban Land Institute's fall conference here last week, the bank would regain title to mortgaged properties under a short sale arrangement and then lease the houses back to their occupants for three years for rents that approximate the average for their particular areas.

At the end of the 36-month lease, Sturzenegger said **during a panel session on capital markets** the institution would resell the houses to people who wanted to buy them back. He did not say what price buyers would have to pay to reclaim ownership from the bank.

Sturzenegger, who is managing director of legacy asset servicing at B of A, said **investors are interested in the program**, as are borrowers.

He told the session that regulators have to give their blessing that the bank is being fair to its borrowers. He also said that while **the conceptual side of the effort is in place**, it will be “a challenge” to get the operating side in place.

On the massive number of foreclosures that are currently in the pipeline nationwide, Sturzenegger said the real issue isn't the overhang but how long the process takes. “It can take an average of 24 months” from the time a borrower becomes delinquent until the house is finally repossessed, he told the conference.

To deal with the problem, the B of A executive would have states allow lenders to take back the 40% of the defaulted properties that are vacant in a quick 30 days.

The other 60% of houses in the foreclosure pipeline are still occupied by their owners, and would continue to slowly wind their way through the process so those borrowers would have every opportunity to remain in their homes, he said. But if lenders can prove the properties are no longer occupied by their owners, they should be able to reclaim those houses in a month, he told the conference.

I doubt very much that BofA will be willing to sell back the property at 90% with 60% of rent as credit.

Don't know of everyone else, but this sure does seem to shoot holes in just about everything Artificial_info has been saying. But of course, perhaps Bank of America

doesn't understand the financial markets like Artificial_info does. They must have all idiot attorneys also to have made it far enough to be speaking about it at a conference.

Artificial_info .. you may be able to claim you know more about financial markets than myself (a carpenter) and get away with it but I don't think you will be able to convince people you know more than the entire organization of Bank of America. Of course, you'll come up with something though, I am sure.

www.nowyouknow.whybellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.

508-963-3024

Last edited by jimb6387 : 11-08-2011 at 01:28 PM.

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