



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME GIFTY MIDDLE NAME _____
 SURNAME OTO O
 ADDRESS _____
 HOUSE NUMBER HN 10/20, SOMETHING, ELMINA
 NOTE: Please indicate your residential address and a visible landmark
OPPOSITE SOMETHING
 RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
 NUMBER OF YEARS AT THIS ADDRESS: 1 YEARS _____ MONTHS
 SPOUSE NAME JOHN ESTUW
 PHONE NUMBERS 059 61 58 396
 EMAIL ADDRESS _____
 NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4
D.O.B 06/10/1974

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
 ID NUMBER 244-23669414-4 PLACE OF ISSUE ANGELICAN CHURCH, ELMINA
 DATE OF ISSUE 09/07/2020 EXPIRY DATE 08/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ SELL PLASTIC BOWLS _____

BUSINESS LOCATION/ADDRESS _____ NEW MARKET _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 25 POSITION OWNER

WEEKLY INCOME GHS 600 DAILY INCOME GHS 100

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 800

LOAN AMOUNT BEING REQUESTED NOW GHS 600

REASONS FOR THE LOAN FOR BUSINESS

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

<u>ITEMS</u>	<u>VALUE</u>	<u>LOCATION</u>	<u>DATE ACQUIRED</u>
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LAND

BUILDING

EQUIPMENT/TOOLS

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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD FOUR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (GIFTY OTOD) IN THE FANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT [Signature] DATE 17/04/2023

GUARANTOR

I ERIC MENSAH HEREBY GUARANTEE A LOAN OF Six hundred Ghana Cedis BEING GRANTED TO (FULL NAME OF BORROWER) GIFTY OTOD

WHOM I AM RELATED AS AUNTIE

AGE 35 TELL: 0550160826 GUARANTOR'S WORK HOUSEKEEPER AT ELMINA BEACH

I ERIC MENSAH SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL LEGAL MEANS WILL BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OTHER CHARGES.

I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAKE MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION

SIGNATURE / THUMBPRINT [Signature]

D.O.B 25/06/1987

HN 65/4, LIVERPOOL STREET

Passport Photo