



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME EMMANUEL MIDDLE NAME _____

SURNAME AKFUL

ADDRESS _____

HOUSE NUMBER HN 34/8, BAKANO EMINA

NOTE: Please indicate your residential address and a visible landmark

BEHIND NO 1 POST OFFICE

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0243374706

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —

DOB 09/09/1975

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER 44-719292200-7 PLACE OF ISSUE EMINA

DATE OF ISSUE 03/02/2020 EXPIRY DATE 02/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME GRAVIT DRIVER METHABUT CHURCH - ELIMINA

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION GRAVIT DRIVER

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1000 DATE 2023/05/23

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN PERSONAL WORK

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 (EMMANUEL AFFUL) IN THE FAVITE 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 09/07/23

GUARANTOR

I MARIE MARIE BIMPONG HEREBY GUARANTEE A LOAN OF One THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) EMMANUEL AFFUL

WHOM I AM RELATED AS CHURCH MEMBER

AGE 38 TELL: 0240374461 GUARANTOR'S WORK HEALTH WORKER

I MARIE MARIE BIMPONG 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 28/04/1985

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Emmanuel Afful solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A do hereby agree that I am serving as the interpreter for and

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required)..... N/A

Client signature and thumb print (Required)..... [Signature]

Guarantor signature and thumb print (Required)..... [Signature]

