



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME SYLVIA MIDDLE NAME \_\_\_\_\_

SURNAME SIMONS

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 63, AMOANDA RD, ELMINA

NOTE: Please indicate your residential address and a visible landmark

AME Zion School

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 13 YEARS ☐ MONTHS

SPOUSE NAME \_\_\_\_\_

PHONE NUMBERS 0244 572829

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B 26/03/1978

IDENTIFICATION

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

ID NUMBER GA719423000-2 PLACE OF ISSUE CAPE COAST

DATE OF ISSUE 04/02/2020 EXPIRY DATE 03/02/2030



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**EMPLOYMENT DETAILS**

EMPLOYER'S NAME \_\_\_\_\_

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

OWNS A PROVISION STORE / ADMARISIPOL

BUSINESS LOCATION/ADDRESS AME ZION SCHOOL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 5 POSITION OWNER

WEEKLY INCOME GHS 1400 DAILY INCOME GHS 200

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_ DATE \_\_\_\_\_

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL GHS 3,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1,000

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 (SLYVIA SIMONS) IN THE FRANCIS 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 07/06/2023

**GUARANTOR**

I APANYIN FRANCIS HEREBY GUARANTEE A LOAN OF GH¢100.00 BEING GRANTED TO (FULL NAME OF BORROWER) SLYVIA SIMONS

WHOM I AM RELATED AS CHURCH MEMBER.

AGE 35 TELL: 0246790169 GUARANTOR'S WORK ELMINA METHODIST CDC AS ACCOUNT OFFICER.

I APANYIN FRANCIS 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 01/04/1987

HN 23/13 TIME STREET

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, Sylvia Simons..... 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].....

