



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME JOHN MIDDLE NAME _____
SURNAME ESTUN

ADDRESS _____

HOUSE NUMBER MT/22 KWAPOW, ACC

NOTE: Please indicate your residential address and a visible landmark

BESIDE ROMAN CHURCH KWAPOW

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 6 YEARS _____ MONTHS

SPOUSE NAME ROSEMOND MENSAH 0541820471

PHONE NUMBERS 0246883217

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 5

D.O.B 23/05/1979

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ATA-719880183-1 PLACE OF ISSUE KWAPOW

DATE OF ISSUE 08/02/2020 EXPIRY DATE 07/02/2030

Approved \$

LOAN APPLICATION FORM AND GUARANTOR INFORMATION**EMPLOYMENT DETAILS**EMPLOYER'S NAME GHANA EDUCATION SERVICE

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS DRINKS AND WATER

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION OWNERWEEKLY INCOME GH₵ 900 DAILY INCOME GH₵ 150**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 GH₵ 1500 DATE 10/07/2023LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL —LOAN AMOUNT BEING REQUESTED NOW GH₵ 4,000

REASONS FOR THE LOAN _____

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>
--------------	--------------	-----------------	----------------------

LAND

BUILDING

EQUIPMENT/TOOLS

LOAN APPLICATION FORM AND GUARANTOR INFORMATION**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 (JOHN ESTAN) IN THE _____ 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 / THUMB PRINT [Signature] DATE 21/11/2023**GUARANTOR**

I JOHN ARTHUR HEREBY GUARANTEE A LOAN OF Four Thousand Ghana Cedis BEING GRANTED TO (FULL NAME OF BORROWER) JOHN ESTAN

WHOM I AM RELATED AS FRIENDAGE 33 TELL: 0242227250 GUARANTOR'S WORK ADMINISTRATIVE ASS.-STORES

I JOHN ARTHUR 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 1/5/1989

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, JOHN ESTHUN..... 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 in 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 forand.....


(Borrower)


(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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].....

University of Cape Coast

Payslip for October, 2023

Location: Cape Coast

Name: MR. ESHUN, JOHN

Notch: 1 Grade: 19L

SS No.: B027905240050

Employee ID: 10633

Bank: GCB BANK

Bank Branch: U.C.C

Dept.(OU): HOSPITAL SERVICES

Bank A/C No: 3021010248074

Job Title: PRINCIPAL ADMININSTRATIV

SSF Contribution-Employer: 478.71

S.A - Contribution Employer: 0.00

.....Allowance/Special Earnings.....

.....Deductions.....

Currency: Ghana Cedi

Basic Salary	Type of Allowance Due	Amount	Type of Deductions	Amount
3,682.39			IRS Tax	1,011.19
	IAF 40%	484.04	Social Security (5.5%)	202.53
	Rent	736.48	CUA Shares	10.00
	Non-Basic Salary Allowance	294.59	USHEF	20.00
	Vehicle Maint Allow Bicycle	109.00	Environmental Health Unit Welfare	20.00
	Security and Sanitation	200.00	CUA Savings	200.00
	IAF -Arrears	96.81	Senior Staff Association	73.65
	Electricity Rebate	144.00	General Welfare	20.00
	Off Campus 1A	218.00	Prudential	434.97
	Total Allowances	2,282.92	AFB Loan	1,275.32
			CUA	294.11
			Total Deductions	3,561.77

Basic Pay: 3,682.39 Gross Pay: 5,965.31 Taxable Pay: 5,512.78 Total: 5,965.31 Net Salary: 2,403.53

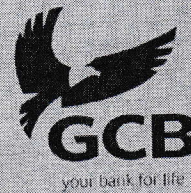
Tax Relief

Relief	Amount
Tax Relief	250.00

Loan Outstanding Balance

Loan Description	Loan Amount	Opening Balance	Repayment	Closing Balance
Prudential	15,658.92	9,569.34	434.97	9,134.37
AFB Loan	91,823.04	67,591.96	1,275.32	66,316.64
CUA	3,529.35	1,470.56	294.11	1,176.45
	<u>111,011.31</u>	<u>78,631.86</u>	<u>2,004.40</u>	<u>76,627.46</u>

STATEMENT OF ACCOUNT



Statement Period

01-Aug-2023 - 31-Oct-2023

Report time: 2023-11-21 1:31:17 PM

ESHUN JOHN

HN KP12 2 KWAPROW, DEPT OF HISTORY
PMB UCC CAPE COAST, 0246883217

E: johneshun214@yahoo.com M: 0246883217

Customer No. : 002852866

Branch : CAPE COAST UNIV.

Product : SALARY ACCOUNT

Account Summary

Account Number	3021010248074
Currency	GHS
Opening Balance	8.62
Closing Balance	612.63
Uncleared Effects	

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 8,702.42

Total Cr: 9,306.43

DATE 21-Nov-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
01-Aug-2023	UCC SALARY FOR JULY 2023	302SALB232130461	01-Aug-2023		2,967.12	2,975.74
01-Aug-2023	SAL COMMISSION	302SALB232130461	01-Aug-2023	3.00		2,972.74
01-Aug-2023	507804*****5344 03010040 CAPE COAST MAIN CAPE COAST 000GH 321310642149	301EWON23213001U	01-Aug-2023	600.00		2,372.74
01-Aug-2023	ArrearsInt12010713550 LETSHEGO JULY 23 DED	555INSU23213BB09	01-Aug-2023	191.30		2,181.44
01-Aug-2023	ArrearsInt12010713550 LETSHEGO JULY 23 DED	555INSU23213BEVK	01-Aug-2023	191.30		1,990.14
01-Aug-2023	ArrearsInt12010713550 LETSHEGO JULY 23 DED	555INSU23213BKF3	01-Aug-2023	191.30		1,798.84
01-Aug-2023	ArrearsInt12010713550 LETSHEGO JULY 23 DED	555INSU23213BKNA	01-Aug-2023	191.30		1,607.54
01-Aug-2023	ArrearsInt12010713550 LETSHEGO JULY 23 DED	555INSU23213BOXN	01-Aug-2023	191.30		1,416.24
01-Aug-2023	ArrearsInt12010713550 LETSHEGO JULY 23 DED	555INSU23213BR6U	01-Aug-2023	127.53		1,288.71
01-Aug-2023	ArrearsInt12010713550 LETSHEGO JULY 23 DED	555INSU23213CCSM	01-Aug-2023	191.30		1,097.41
02-Aug-2023	CHQ 000142 IFO UCC CREDIT UNION	555LOCH232140238 /Chq_No - 000142	02-Aug-2023	549.00		548.41
03-Aug-2023	Cheque Withdrawal BY SELF	302CQWL232150153 /Chq_No - 000156	03-Aug-2023	530.00		18.41

31-Aug-2023	UCC SALARY FOR AUGUST 2023	302SALB232431754	31-Aug-2023		1,967.89	1,986.30
31-Aug-2023	SAL COMMISSION	302SALB232431754	31-Aug-2023	3.00		1,983.30
31-Aug-2023	507804*****5344 03020107 UCC 2 CAPE COAST 000GH 324316294633	302EWON232430068	31-Aug-2023	600.00		1,383.30
31-Aug-2023	GCB CHQ 000143 IFO COOPERATIVE CREDIT UNION UCC B/O ESHUN JOHN	555LOCH232431471 /Chq_No - 000143	31-Aug-2023	533.00		850.30
31-Aug-2023	SERVICE CHARGE FOR SALARY ACCOUNT	302SAMCGHS000001	01-Sep-2023	10.00		840.30
01-Sep-2023	Cheque Withdrawal by SELF SWF000157	302CQWL232440087 /Chq_No - 000157	01-Sep-2023	830.00		10.30
05-Sep-2023	OD. SC. Facility Fees	302ATCH232480011	05-Sep-2023	10.00		0.30
05-Sep-2023	OD. SC. Processing Fees	302ATCH232480011	05-Sep-2023	10.00		-9.70
05-Sep-2023	Cheque Withdrawal BY ESHUN JOHN	302CQWL232480098 /Chq_No - 000158	05-Sep-2023	580.00		-589.70
29-Sep-2023	Interest Capitalization	302ODCIGHS000002	01-Oct-2023	19.91		-609.61
02-Oct-2023	UCC SALARY FOR SEPTEMBER 2023	302SALB232752079	02-Oct-2023		1,967.89	1,358.28
02-Oct-2023	SAL COMMISSION	302SALB232752079	02-Oct-2023	3.00		1,355.28
02-Oct-2023	507804*****5344 03010135 CAPE COAST MAIN 2 CAPE COAST 000GH 327514038494	301EWON2327500N9	02-Oct-2023	600.00		755.28
04-Oct-2023	OD. SC. Facility Fees	302ATCH232770023	04-Oct-2023	10.00		745.28
04-Oct-2023	OD. SC. Processing Fees	302ATCH232770023	04-Oct-2023	10.00		735.28
04-Oct-2023	CHQ 000159 BO ESHUN JOHN IFO UCC CREDIT UNION	555LOCH232771034 /Chq_No - 000159	04-Oct-2023	594.00		141.28
06-Oct-2023	Cheque Withdrawal BY SELF SWF000166	302CQWL232790071 /Chq_No - 000166	06-Oct-2023	720.00		-578.72
31-Oct-2023	UCC SALARY FOR OCTOBER 2023	302SALB233041930	31-Oct-2023		2,403.53	1,824.81
31-Oct-2023	SAL COMMISSION	302SALB233041930	31-Oct-2023	3.00		1,821.81
31-Oct-2023	GCB CHQ 000160 IFO UCC CREDIT UNION BO ESHUN JOHN	555LOCH233041022 /Chq_No - 000160	31-Oct-2023	579.00		1,242.81
31-Oct-2023	507804*****5344 03010135 CAPE COAST MAIN 2 CAPE COAST 000GH 330417038509	301EWON23304007N	31-Oct-2023	600.00		642.81
31-Oct-2023	Interest Capitalization	302ODCIGHS000002	01-Nov-2023	20.18		622.63

31-Oct-2023	SERVICE CHARGE FOR SALARY ACCOUNT	302SAMCGHS000001	01-Nov-2023	10.00	612.63
-------------	--------------------------------------	------------------	-------------	-------	--------

No. of DEBITS =31 No. of CREDITS = 4

Please review your statement and draw the Manager's attention to any discrepancies/errors/omissions/ unauthorized debits or credits immediately, otherwise the entries in this Statement shall be deemed as correct and shall be binding on you.

Visit the nearest branch of GCB Bank Ltd to sign up for our estatement and ealert services.

Give our customer service center a call on **0800 422 422**

GCB,Your Bank for Life.

**** End Of Statement ****