



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME KWAMINA MIDDLE NAME NATHANIEL
SURNAME HOWARD
ADDRESS C/O DEPT OF STATISTICS UCC
HOUSE NUMBER 63 AMANOMA ROAD ELMINA NEAR ST ANN SCH.
NOTE: Please indicate your residential address and a visible landmark
NEAR ST ANN SCHOOL
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: YEARS MONTHS
SPOUSE NAME
PHONE NUMBERS 0244923879
EMAIL ADDRESS nathoward@ucc.edu.gh
NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 4

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
ID NUMBER GHA-7912729-6 PLACE OF ISSUE ACCRA
DATE OF ISSUE 19/02/2020 EXPIRY DATE 18/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME UNIVERSITY OF CAPE COAST

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION _____

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 6000 DATE 09/05/2023

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GHS 7000

REASONS FOR THE LOAN PERSONAL LOAN

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



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 (NATHANIEL KWAMINA HOWARD) 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 / THUMB PRINT  DATE 09/08/2023

GUARANTOR

I ENOCK NYARKO HEREBY GUARANTEE A LOAN OF SEVEN THOUSAND GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) NATHANIEL KWAMINA HOWARD

WHOM I AM RELATED AS CO-WORKER

AGE 30 TELL: 0541630701 GUARANTOR'S WORK UCC HALL CO-ORDINATOR

I NYARKO ENOCK 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 

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, DAVIDEL HOWARD..... 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 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).....DAVIDEL HOWARD.....DAVIDEL HOWARD.....

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

University of Cape Coast

Payslip for July, 2023

Location: Cape Coast

Name: PROF. HOWARD, NATHANIEL

Notch: 3 Grade: 24H

SS No.:null

Employee ID: 8378

Bank: GCB BANK

Bank Branch: U.C.C

Dept.(OU): DEPARTMENT OF STATISTICS

Bank A/C No: 3021120012735

Job Title: ASSOCIATE PROFESSOR

SSF Contribution-Employer: 454.88

S.A - Contribution Employer: 1,075.17

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

.....Deductions.....

Currency: Ghana Cedi

Basic Salary	Type of Allowance Due	Amount	Type of Deductions	Amount
8,270.56			IRS Tax	6,260.40
	Online Teaching Support - UCC Contr.	500.00	CUA Shares	10.00
	Vehicle Maint Allow Arrears	2,220.50	Hospital Levy	30.00
	Electricity Rebate	300.00	UTAG	56.00
	Fuel - Deputy Direc./HoD	2,077.00	CUA Savings	400.00
	Rent	1,654.11	Water Bill	112.49
	Market Premium	3,098.34	Science Association	20.00
	Online Teaching Support Allow.	571.00	Rent	476.25
	Vehicle Maint Allow Car	545.00	CUA	1,283.42
	Entertainment - HOD	1,568.00	Prudential	7,822.33
	Responsibility - HOD	4,182.00	Super Annuation (25%)	2,067.64
	Non-Basic Salary Allowance	899.20	Total Deductions	18,538.54
	Total Allowances	17,615.15		

Basic Pay: 8,270.56 Gross Pay: 25,885.71 Taxable Pay: 25,885.71 Total: 25,885.71 Net Salary: 7,347.18

Loan Outstanding Balance

Loan Description	Loan Amount	Opening Balance	Repayment	Closing Balance
CUA	46,203.30	35,935.90	1,283.42	34,652.47
Prudential	234,669.90	172,091.26	7,822.33	164,268.93
	280,873.20	208,027.16	9,105.75	198,921.40

UCC-APay - Official Online Payslip **** Cape Coast

University of Cape Coast

Pay slip for June, 2023

Location: Cape Coast

Name: PROF. HOWARD, NATHANIEL

Employee ID: 8378

Dept.(OU): DEPARTMENT OF STATISTICS

Notch: 3 Grade: 24H

Bank: GCB BANK

Bank A/C No: 3021120012735

SS No.:

Bank Branch: U.C.C

Job Title: ASSOCIATE PROFESSOR

SSF Contribution-Employer: 454.88

S.A - Contribution Employer: 1,075.17

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

.....Deductions.....

Currency: Ghana Cedi

Basic Salary
8,270.56

Type of Allowance Due

Electricity Rebate
Non-Basic Salary Allowance
Online Teaching Support Allow.
Entertainment - HOD
Fuel - Deputy Direc./HoD
Responsibility - HOD
Market Premium
Online Teaching Support - UCC Contr.
Vehicle Maint Allow Car
Rent
Total Allowances

Amount

300.00
-899.20
571.00
1,568.00
2,077.00
4,182.00
3,098.34
500.00
545.00
1,654.11
15,394.65

Type of Deductions

IRS Tax
CUA Shares
Water Bill
Science Association
UTAG
Hospital Levy
Rent
CUA Savings
Prudential
CUA
Super Annuation (25%)
Total Deductions

Amount

5,594.25
10.00
77.42
20.00
56.00
30.00
476.25
400.00
7,822.33
1,283.42
2,067.64
17,837.32

Basic Pay: 8,270.56 Gross Pay: 23,665.21 Taxable Pay: 23,665.21 Total: 23,665.21 Net Salary: 5,827.90

Loan Outstanding Balance

Loan Description	Loan Amount	Opening Balance	Repayment	Closing Balance
Prudential	234,669.90	179,913.59	7,822.33	172,091.26
CUA	46,203.30	37,219.33	1,283.42	35,935.90
	280,873.20	217,132.92	9,105.75	208,027.16

UCC-XPay - Official Online Payslip **** Cape Coast

University of Cape Coast

Payslip for May, 2023

Location: Cape Coast

Name: PROF. HOWARD, NATHANIEL

Notch: 3 Grade: 24H

SS No.:null

Employee ID: 8378

Bank: GCB BANK

Bank Branch: U.C.C

Dept.(OU): DEPARTMENT OF STATISTICS

Bank A/C No: 3021120012735

Job Title: ASSOCIATE PROFESSOR

SSF Contribution-Employer: 454.88

S.A - Contribution Employer: 1,075.17

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

.....Deductions.....

Currency: Ghana Cedi

Basic Salary	Type of Allowance Due	Amount	Type of Deductions	Amount
8,270.56				
	Rent	1,654.11	IRS Tax	5,594.25
	Non-Basic Salary Allowance	899.20	Hospital Levy	30.00
	Electricity Rebate	300.00	CUA Shares	10.00
	Online Teaching Support - UCC Contr.	500.00	Rent	476.25
	Entertainment - HOD	1,568.00	UTAG	56.00
	Market Premium	3,098.34	Science Association	20.00
	Responsibility - HOD	4,182.00	CUA Savings	400.00
	Online Teaching Support Allow.	571.00	CUA	1,283.42
	Fuel - Deputy Direc./HoD	2,077.00	Prudential	7,822.33
	Vehicle Maint Allow Car	545.00	Super Annuation (25%)	2,067.64
	Total Allowances	15,394.65	Total Deductions	17,759.90

Basic Pay: 8,270.56 Gross Pay: 23,665.21 Taxable Pay: 23,665.21 Total: 23,665.21 Net Salary: 5,905.32

Loan Outstanding Balance

Loan Description	Loan Amount	Opening Balance	Repayment	Closing Balance
CUA	46,203.30	38,502.75	1,283.42	37,219.32
Prudential	234,669.90	187,735.92	7,822.33	179,913.59
	280,873.20	226,238.67	9,105.75	217,132.91

UCC-XPay - Official Online Payslip **** Cape Coast