

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS

1 FIRST NAME ESTHER MIDDLE NAME \_\_\_\_\_  
 SURNAME ARTHUR  
 ADDRESS \_\_\_\_\_  
 HOUSE NUMBER <sup>Digital Address</sup> CK - 0003 - 0052, ELMINA COURT

NOTE: Please indicate your residential address and a visible landmark

INFRONT OF ELMINA COURT

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0546169721

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

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 4

D.O.B 01/04/1972

IDENTIFICATION

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

ID NUMBER CHA-72638796-5 PLACE OF ISSUE TEMA

DATE OF ISSUE 26/08/2020 EXPIRY DATE 27/08/2020



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR

BUSINESS LOCATION/ADDRESS. FOOD VENDOR AT DC SCHOOL, ELMINA COURT

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 4 POSITION OWNER

WEEKLY INCOME GH¢2500 DAILY INCOME GH¢500

LOAN HISTORY

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

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

CURRENT WORKING CAPITAL GH¢2000

LOAN AMOUNT BEING REQUESTED NOW GH¢1000

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>
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 (ESTHER ARIMUR) 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  DATE 22/10/2023

**GUARANTOR**

I JOSEPH ESSEL HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDS BEING GRANTED TO (FULL NAME OF BORROWER) ESTHER ARIMUR

WHOM I AM RELATED AS FRIEND

AGE 64 TELL: 024407763 GUARANTOR'S WORK FISHERMAN

I JOSEPH ESSEL 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 

D-O-B 27/05/1959

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ESTHER DRINK..... 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, JESSICA ESTAN..... do hereby agree that I am serving as the interpreter for ESTHER DRINK and JOSEPH ESIL.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the SPANISH..... 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)..... [Signature] [Signature]

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

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