

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****APPLICANT DETAILS**

1 FIRST NAME ROBERT MIDDLE NAME \_\_\_\_\_  
SURNAME ARTHUR  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER P.O. Box 240, Elmina  
NOTE: Please indicate your residential address and a visible landmark  
SOUGH AFRICA COMENDA NEAR GAZEL BASIC SCHOOL  
RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_  
NUMBER OF YEARS AT THIS ADDRESS: 8 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME CYNTHIA OWUSU  
PHONE NUMBERS 0559649804  
EMAIL ADDRESS robertarthur753@gmail.com  
NUMBER OF DEPENDENTS 6 NUMBER OF CHILDREN 5  
D.O.B 29/09/1966

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
ID NUMBER GHA71925437-E PLACE OF ISSUE COMENDA  
DATE OF ISSUE 03/02/2020 EXPIRY DATE 02/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**EMPLOYER'S NAME GTS EQUATE ABREM SAK HIAH School

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 1000 DATE 4/08/2023

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

CURRENT WORKING CAPITAL \_\_\_\_\_

LOAN AMOUNT BEING REQUESTED NOW GHS 1000REASONS 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>
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 (ROBERT ARTHUR) 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 [Signature] DATE 09/10/2023**GUARANTOR**

I JOHN SOBENG HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDS BEING GRANTED TO (FULL NAME OF BORROWER) ROBERT ARTHUR

WHOM I AM RELATED AS COLLEAGUEAGE 59 TELL: 0249647271 GUARANTOR'S WORK MAINTENANCE OFFICER

I JOHN SOBENG 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 10/2/1963

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ROBERT XENON R..... 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 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]