

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS

1 FIRST NAME EDWIN MIDDLE NAME SESTER
 SURNAME MENSAH
 ADDRESS _____
 HOUSE NUMBER HA 27 DANOKA TAMBA ST

NOTE: Please indicate your residential address and a visible landmark

BETHED FIRE SERVICE, ZUNGU

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 6 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 054 079 2127 / 024 187 2101

EMAIL ADDRESS —

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —

D.O.B 12/12/1993

IDENTIFICATION

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

ID NUMBER GA-71972132-4 PLACE OF ISSUE ELMINA

DATE OF ISSUE 09-02-2020 EXPIRY DATE 02/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

WEDDING DECORATOR ; INSURANCE AGENT

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 4 POSITION OWNER (WEDDING DECORATIONS)

WEEKLY INCOME CHF 400 DAILY INCOME _____

Monthly SALARY FOR INSURANCE CHF 1000

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL CHF 5,000

LOAN AMOUNT BEING REQUESTED NOW CHF 1,000

REASONS FOR THE LOAN TO BUY FOR DECOR 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 (EDWIN SYLVESTER MENSAH) 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 [Signature] DATE 22/05/2023

GUARANTOR

I DORIS CONQUAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) EDWIN SYLVESTER MENSAH WHOM I AM RELATED AS FRIEND.

AGE 22 TELL: 0599276167 GUARANTOR'S WORK FOOD VENDOR

I DORIS CONQUAH 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 14/06/2000

HM 11/6, YARIEL ST

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Edwin S. Mensch..... 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 a loan is in default, our clients 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, Edwin Sylvester Mensch do hereby agree that I am serving as the interpreter for Edwin Sylvester Mensch and Doris Conduah.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the Fante..... 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] [Thumbprint]

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

Guarantors Signature..... [Signature] [Thumbprint]