

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

1 FIRST NAME EUNICE MIDDLE NAME EKUA
SURNAME BRITHUR
ADDRESS 6 Bong, Elmina
HOUSE NUMBER 7^B/20, AKOTOBISIN

NOTE: Please indicate your residential address and a visible landmark

AKOTOBISIN NEAR METHODIST CHURCH

RESIDENCE: ☐ OWNING ☒ RENTAL ☐ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0545446671

EMAIL ADDRESS —

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —

DOB 10/04/1991

IDENTIFICATION

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

ID NUMBER ATA-71924312-2 PLACE OF ISSUE ELMINA

DATE OF ISSUE 28/01/2020 EXPIRY DATE 27/01/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

CLOTHES SELLER - TRADER

BUSINESS LOCATION/ADDRESS ELMINA NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 11 POSITION _____

OWNER

WEEKLY INCOME GHS 1250

DAILY INCOME GHS 250

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____

GHS 3000

DATE 31/03/2023

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

GHS 4,000

LOAN AMOUNT BEING REQUESTED NOW _____

GHS 3,000

REASONS FOR THE LOAN _____

BUSINESS

BI-WEEKLY PAYMENTS _____

MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS

VALUE

LOCATION

DATE ACQUIRED

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 (EUNICE EKUA ARTHUR) IN THE FAVORITE 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 25/07/2023

GUARANTOR

I LYDIA COBBINAH HEREBY GUARANTEE A LOAN OF THREE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) EUNICE ARTHUR

WHOM I AM RELATED AS COUSIN

AGE 53 TELL: 05999997747 GUARANTOR'S WORK SELL FRUIT

I LYDIA COBBINAH 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]

DOB 29/10/1968

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, EMILE ARTHUR..... 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, TERESA ESTAN..... do hereby agree that I am serving as the interpreter for EMILE ARTHUR and LYDIA COBBINAH.....


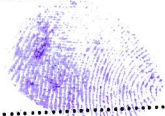
(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAOTE..... 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)..... estan 

Client signature and thumb print (Required).....  

Guarantor signature and thumb print (Required)..... 