



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ISAAC MIDDLE NAME JERRY
SURNAME JOHN MENSAH

ADDRESS _____

HOUSE NUMBER HN 20/1, AKOTOBINSIN, ELMINA

NOTE: Please indicate your residential address and a visible landmark

FITTING SHOP

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS

SPOUSE NAME CECILIA ABBAN MENSAH 0556768657

PHONE NUMBERS 0243606275

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 8 NUMBER OF CHILDREN 8

D.O.B 14/09/1962

IDENTIFICATION

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

ID NUMBER 718811888-0 PLACE OF ISSUE ELMINA

DATE OF ISSUE 28/11/2020 EXPIRY DATE 27/01/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME K.E.E.A MUNICIPAL ASSEMBLY

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 26 POSITION CHIEF DRIVER

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 2000 DATE 02/05/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL -

LOAN AMOUNT BEING REQUESTED NOW GHS 2,000

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 (ISAAC JERRY J. 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 29/08/23

GUARANTOR

I BRIDGET GIBBLE HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDU BEING GRANTED TO (FULL NAME OF BORROWER) ISAAC JERRY JOHN MENSAH.

WHOM I AM RELATED AS COLLEAGUE.

AGE 37 TELL: 0241801990 GUARANTOR'S WORK REPAIRER

I BRIDGET GIBBLE 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 12/10/1985

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, ISAAC J. J. MENJOT..... 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)

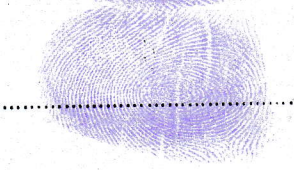
(Guarantor)

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).....[Signature].....

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

AGRICULTURAL DEVELOPMENT BANK

COPY AS OF 28-AUG-23

ISAAC JERRY JACOBS MENSAB
KEEA MUNICIPAL ASSEMBLY
P.O. BOX EL 29
ELMINA
CENTRAL REGION
Branch Address : CAPE COAST
P. O. BOX 160
CAPE COAST

Account No : 3011070082138801
Branch : KEA JERRY JACOBS MENSAB
Account Type : SALARY
Account Currency: BANA TEL N

Statement From : 01-JUN-23 To : 28-AUG-23

Account Open Date : 25-AUG-11
OPENING BALANCE CREDIT

20.54 AVAILABLE BALANCE 20.54

STATEMENT OF ACCOUNT: 3011070082138801
Statement From : 01-JUN-23 To : 28-AUG-23

PAGE : 1

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
QUICASH FEE	301EQCPGHSLO0001	08-JUN-23	01-JUN-23	5.00		15.54
EBANKING SERVICE FEE	301EBSPGHSLO0001	08-JUN-23	01-JUN-23	7.00		8.54
ACCOUNT MAINTENANCE FEE	301COTGHSLO0001	08-JUN-23	01-JUN-23	8.54		0.00
JUNE 2023 SAL	0009626231782579	27-JUN-23	27-JUN-23		1,619.17	1,619.17
June 2023 Sal						
JUNE 2023 SAL	000962623178A1Z0	27-JUN-23	27-JUN-23		1,619.17	3,238.34
June 2023 Sal						
PROC FEES	0009636231782582	27-JUN-23	27-JUN-23	7.00		3,231.34
Proc Fees						
JUNE 2023 SAL	0009693231782579	27-JUN-23	27-JUN-23		-1,619.17	1,612.17
June 2023 Sal						
LIQUIDATION PAYMENT	301PLCA213442001	27-JUN-23	27-JUN-23	315.79		1,296.38
INTEREST REPAYMENT - INTEREST	301PLCA213442001	27-JUN-23	27-JUN-23	140.92		1,155.46
INTEREST ON PRINCIPAL OVERDUE	301PLCA213442001	27-JUN-23	27-JUN-23	0.60		1,154.86
INTEREST ON INTEREST	301PLCA213442001	27-JUN-23	27-JUN-23	0.27		1,154.59

STATEMENT OF ACCOUNT: 3011070082138801

Statement From : 01-JUN-23 To : 28-AUG-23

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Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
OVERDUE						
ACCOUNT MAINTENANCE FEE	301CQWLT232092122	28-JUN-23	01-JUL-23	1.48		2,533.38
CHEQUE WITHDRAWAL	301PLCA213442001	28-JUN-23	01-JUL-23	1,140.00		20.38
LIQUIDATION PAYMENT	301PLCA213442001	28-JUN-23	01-JUL-23	326.31		20.38
INTEREST REPAYMENT - INTEREST	301PLCA213442001	28-JUN-23	01-JUL-23	130.40		13.08
INTEREST ON PRINCIPAL OVERDUE	301PLCA213442001	28-JUN-23	01-JUL-23	0.82		8.08
INTEREST ON INTEREST OVERDUE	301PLCA213442001	28-JUN-23	01-JUL-23	0.33		0.00
ACCOUNT MAINTENANCE FEE	301CQWLT232092122	28-JUN-23	01-JUL-23	1.48		1,619.07
DEBIT INTEREST	301CQWLT232092122	28-JUN-23	01-JUL-23	1.92		1,612.07
EBANKING SERVICE FEE	301EBSFGHSL00001	31-JUL-23	01-AUG-23	0.07		472.07
EBANKING SERVICE FEE	301EBSFGHSL00001	31-JUL-23	01-AUG-23	7.00		145.76
ACCOUNT MAINTENANCE FEE	301CQWLT232092122	28-AUG-23	28-AUG-23	5.22		15.36
AUG 2023 SAL	0009424232404327	28-AUG-23	28-AUG-23		1,619.17	14.54
AUG 2023 Sal PROC FEES	0009436232402557	28-AUG-23	28-AUG-23	7.00		14.21
						12.29
						12.22
						5.22
						0.00
						1,619.17
						1,612.17

STATEMENT OF ACCOUNT: 3011070082138801

Statement From

: 01-JUN-23

To : 28-AUG-23

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Trs Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
301PLCA213442001	301PLCA21344200 27-JUN-23	PRINCIPAL	315.79	Dr		
		recovery for				
		the month of				
		JUN	315.79Dr			
301PLCA213442001	301PLCA21344200 27-JUN-23	MAIN INTEREST	140.92	Dr		
		recovery for				
		the month of				
		JUN	140.92Dr			
301PLCA213442001	301PLCA21344200 27-JUN-23	Overdue Rate	.27	Dr		
		on Interest				
		recovery for				
		the month of				
		JUN	.27Dr			
301PLCA213442001	301PLCA21344200 27-JUN-23	Overdue Rate	.6	Dr		
		on Principal				
		recovery for				
		the month of				
		JUN	.6Dr			
301PLCA213442001	301PLCA21344200 28-JUL-23	PRINCIPAL	326.31	Dr		
		recovery for				
		the month of				
		JUL	326.31Dr			
301PLCA213442001	301PLCA21344200 28-JUL-23	MAIN INTEREST	130.4	Dr		
		recovery for				
		the month of				
		JUL	130.4Dr			
301PLCA213442001	301PLCA21344200 28-JUL-23	Overdue Rate	.33	Dr		
		on Interest				
		recovery for				
		the month of				
		JUL	.33Dr			
301PLCA213442001	301PLCA21344200 28-JUL-23	Overdue Rate	.82	Dr		

STATEMENT OF ACCOUNT: 3011070082138801
Statement From

To : 28-AUG-23

: 01-JUN-23

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Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
1						

on Principal
recovery for
the month of
JUL .82Dr

Totals

4,385.78 4,857.41

No. of DEBITS 26 AND CREDITS 5

CLOSING BALANCE CREDIT
UNCOLLECTED BALANCE

492.17 AVAILABLE BALANCE
0.00 BLOCKED BALANCE

24.53 467.64

* = UNAUTH ENTRY / R = REVERSAL

*** End Of Statement ***