



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME FLORENCE MIDDLE NAME \_\_\_\_\_

SURNAME AKENTI

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 2016, AKOTO BESIN

NOTE: Please indicate your residential address and a visible landmark

NYAMETESSE AKOTO BESIN

RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 30 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME \_\_\_\_\_

PHONE NUMBERS 0246604926

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

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN 2

D.O.B 26/11/1959

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER GH 52497715 PLACE OF ISSUE ELMINA

DATE OF ISSUE 06/07/2020 EXPIRY DATE 05/07/2030



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**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLING FASHION ACCESSORIES AND  
MATERIALS

BUSINESS LOCATION/ADDRESS NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION OWNER

WEEKLY INCOME GHS 200 DAILY INCOME GHS 40

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1500 DATE 23/08/23

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

CURRENT WORKING CAPITAL GHS 20,000

LOAN AMOUNT BEING REQUESTED NOW GHS 3,000

REASONS FOR THE LOAN BUSINESS EXPANSION

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 |              |                 |                      |




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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 (FLORENCE ACHT) 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 17/11/23

**GUARANTOR**

I SARAH AYARFUA HEREBY GUARANTEE A LOAN OF THREE THOUSANDS BEING GRANTED TO (FULL NAME OF BORROWER) FLORENCE ACHT

WHOM I AM RELATED AS FRIENDS

AGE 47 TELL: 0244964911 GUARANTOR'S WORK SELLS JEWELRIES

I SARAH AYARFUA 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 18/12/1976

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I FLORENCE ACHI..... 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 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).....N/A.....

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

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