

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS

1 FIRST NAME ELIZABETH MIDDLE NAME \_\_\_\_\_  
 SURNAME AIKINS  
 ADDRESS \_\_\_\_\_  
 HOUSE NUMBER HN AT/14, ATONKWA  
 NOTE: Please indicate your residential address and a visible landmark  
CLOSE TO COMMUNITY CENTRE, ATONKWA  
 RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE  
 NUMBER OF YEARS AT THIS ADDRESS: 23 YEARS \_\_\_\_\_ MONTHS  
 SPOUSE NAME KWAME NUNNAN  
 PHONE NUMBERS 0248546997  
 EMAIL ADDRESS \_\_\_\_\_  
 NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 1  
D.O.B 25/04/1975

IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
 ID NUMBER ~~CHA~~ 7205980079 PLACE OF ISSUE ELMINA  
 DATE OF ISSUE 15/02/2020 EXPIRY DATE 14/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR

BUSINESS LOCATION/ADDRESS \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 22 POSITION OWNER

WEEKLY INCOME GHS 1050 DAILY INCOME GHS 150

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 3,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN FOR 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>
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 (ELIZABETH AIKINS) 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 18/04/2023

**GUARANTOR**

I MOSES LOSENI HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) ELIZABETH AIKINS

WHOM I AM RELATED AS AUNTIE

AGE 29 TELL: 058054399 GUARANTOR'S WORK ELECTRICIAN

I MOSES LOSENI 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 24/01/1994

HN

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ELIZABETH AKIN..... 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 <sup>in</sup> 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**

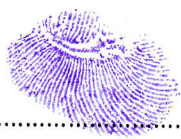
I, MOSES LORENI..... do hereby agree that I am serving as the interpreter for ELIZABETH AKIN..... and MOSES LORENI.....

(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)..... LHS..... 

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

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