



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ERNESTINA MIDDLE NAME \_\_\_\_\_

SURNAME AHIAH

ADDRESS \_\_\_\_\_

HOUSE NUMBER HH 21/22, TETEREM

NOTE: Please indicate your residential address and a visible landmark

BEHIND ST MONICA'S SCHOOL

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

NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME —

PHONE NUMBERS 02730 49892

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

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B 31/07/1974

IDENTIFICATION

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

ID NUMBER HA-719962080-2 PLACE OF ISSUE ELMINA

DATE OF ISSUE 10/02/2020 EXPIRY DATE 09/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_ FOOD VENDOR \_\_\_\_\_

BUSINESS LOCATION/ADDRESS BESIDE 'MY BET' OFFICE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 20 POSITION OWNER

WEEKLY INCOME CHF 3,300 DAILY INCOME CHF 550

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 CHF 1500 DATE 09/04/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL CHF 1,200

LOAN AMOUNT BEING REQUESTED NOW CHF 1500

REASONS FOR THE LOAN 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 (ERNESTINA AHIAH) 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 28/07/2023

**GUARANTOR**

I EUNILE MENSAH HEREBY GUARANTEE A LOAN OF ONE THIRTY FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) ERNESTINA AHIAH

WHOM I AM RELATED AS FRIEND / NEIGHBOUR

AGE 49 TELL: 0541234966 GUARANTOR'S WORK FOOTWEAR SELLER

I EUNILE MENSAH 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 31/07/1974

HN 21/22, TETREM

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ERNESTINA AHA..... 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, JESSICA EITUN..... do hereby agree that I am serving as the interpreter for ERNESTINA AHA..... and ERINICE MENDAH.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAKTE..... 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).....  

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

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