



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ADIZATY MIDDLE NAME _____
SURNAME SEIDU
ADDRESS #
HOUSE NUMBER IN 211, ZONGO
NOTE: Please indicate your residential address and a visible landmark
ZONGO, BEHIND KEEA OFFICE
RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 12 YEARS _____ MONTHS
SPOUSE NAME ABASS ABULDAI
PHONE NUMBERS 0243322637
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 6 NUMBER OF CHILDREN 2
D.O.B 17th May, 1984

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL
ID NUMBER GHA-72051050-2 PLACE OF ISSUE Accra
DATE OF ISSUE 19/02/2020 EXPIRY DATE 18/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

LOCAL BAR OWNER AND CATERER.

BUSINESS LOCATION/ADDRESS CATERING SHOP, ZONGA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION SELF OWNER

WEEKLY INCOME GHS 1500 DAILY INCOME GHS 300

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1000 DATE 12/12/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GHS 1600

LOAN AMOUNT BEING REQUESTED NOW GHS 1700 GHc 1000.00

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 (ADIZATU SEIDU) 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 / THUMB PRINT [Signature] DATE 17/04/2023

GUARANTOR

I OSUMANU AMAOVI HEREBY GUARANTEE A LOAN OF ONE THOUSAND SEVEN GHANA CEDW BEING GRANTED TO (FULL NAME OF BORROWER) ADIZATU SEIDU.

WHOM I AM RELATED AS FRIEND.

AGE 34 TELL: 0543047900 GUARANTOR'S WORK PIPE FITTER AT GWC

I OSUMANU AMAOVI 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]

22nd September 1984

Z 34 Zongo

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I Adizah Seidu..... 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 Amadu Osumanu..... do hereby agree that I am serving as the interpreter for Adizah Seidu..... and Amadu Osumanu.....

(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).....

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

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