



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

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

SURNAME MENJAH

ADDRESS \_\_\_\_\_

HOUSE NUMBER SSNIT, BLOCK 4, FLAT B (GROUND FLOOR) ELMINA

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE METHODIST CHS

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

NUMBER OF YEARS AT THIS ADDRESS: 4 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME EMMANUEL KWESI OYENUGAH

PHONE NUMBERS 0242608942

EMAIL ADDRESS tinacobi@gmail.com

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 28/06/1984

IDENTIFICATION

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

ID NUMBER GHA-7284 PLACE OF ISSUE BANTEMMA

DATE OF ISSUE 06/02/2020 EXPIRY DATE 05/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME GES (BANTUMA AKYIM Basic School)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

PRINT DESIGNS AND LACOSTE

BUSINESS LOCATION/ADDRESS BANTUMA - AKYIM

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS \_\_\_\_\_ POSITION OWNER

WEEKLY INCOME GHS 700 DAILY INCOME GHS 100

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1500 DATE 03/10/2023

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GH 2500

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

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 (ERNESTINA 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 29/08/2020

**GUARANTOR**

I CHARLES SMITH HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) ERNESTINA MENSAH

WHOM I AM RELATED AS COWORKER

AGE 48 TELL: 0246377522 GUARANTOR'S WORK TEACHER

I CHARLES SMITH 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]

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I ERNESTINA MENSAH..... 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 for .....and.....

(Borrower)

(Guarantor)

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

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