



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME FRANK MIDDLE NAME _____
SURNAME KYEMENU
ADDRESS _____
HOUSE NUMBER HN 32A/20, Elmina ESTATE
NOTE: Please indicate your residential address and a visible landmark
BEHIND UNCLE REG,
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE _____
NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS _____ MONTHS
SPOUSE NAME _____
PHONE NUMBERS 0541757061
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 3
D.O.B 07/07/1986

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER CHA-727502299-1 PLACE OF ISSUE ELMINA
DATE OF ISSUE 02/12/2021 EXPIRY DATE 01/12/2031



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

Adom NANA PREPRINTING PRESS -

BUSINESS LOCATION/ADDRESS NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 8 POSITION OWNER

WEEKLY INCOME GHS 1200 DAILY INCOME GHS 200

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 13,000 (value of PC, Printer etc) .

LOAN AMOUNT BEING REQUESTED NOW GHS 1,000

REASONS FOR THE LOAN FOR BUSINESS : TO TOP UP AN

AMOUNT FOR THE PURCHASE OF ADDITIONAL PRINTER .

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS

VALUE

LOCATION

DATE ACQUIRED

LAND

BUILDING

EQUIPMENT/TOOLS



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

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 (FRANK KYEMENI) IN THE FRANK 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

DATE 22/11/23

GUARANTOR

I LORDWINGS KOJO MORNOR HEREBY GUARANTEE A LOAN OF

ONE THOUSAND GHANA CEDW BEING GRANTED TO (FULL NAME OF BORROWER) FRANK KYEMENI

WHOM I AM RELATED AS FRIEND

AGE 22 TELL: 0240528001

GUARANTOR'S WORK ADMINISTRATOR

I LORDWINGS KOJO MORNOR

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.A 14/12/2001

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I FRANK KTEMENTY 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 H/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)..... H/A

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

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