



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME Gift MIDDLE NAME _____
SURNAME OTUO
ADDRESS _____
HOUSE NUMBER HN 10/20, Somewhere, Elmina

NOTE: Please indicate your residential address and a visible landmark

RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____

NUMBER OF YEARS AT THIS ADDRESS: 1 YEARS _____ MONTHS

SPOUSE NAME JOHN OTUO

PHONE NUMBERS 059 6158396

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B 06/10/1974

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GA-723669414-4 PLACE OF ISSUE ELMINA

DATE OF ISSUE 09/07/2020 EXPIRY DATE 08/07/2020



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SEUS PLASTIC BOWLS

BUSINESS LOCATION/ADDRESS NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 25 POSITION OWNER

WEEKLY INCOME GHS 600 DAILY INCOME GHS 100

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 400 DATE 12/05/23

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 800

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

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 Two 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 (Amity Otoo) 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 26/09/23

GUARANTOR

I Eric Mensah HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) Amity Otoo

WHOM I AM RELATED AS AUNTIE

AGE 36 TELL: 050160826 GUARANTOR'S WORK HOUSEKEEPER AT EMMA BOAT

I ERIC MENSAN 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]

D.O.B 25/06/1987

Am 65/4, INVERPOOL STREET.

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, ALFRED STOO..... 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, J. BRUCE EMM..... do hereby agree that I am serving as the interpreter for ALFRED STOO..... and ERIC MONTANA.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the SPANISH 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)..... [Signature] [Thumbprint]

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

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