



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME FAUSTIN A MIDDLE NAME _____

SURNAME EDUAM

ADDRESS _____

HOUSE NUMBER HN 2/20, OLA ESTATE

NOTE: Please indicate your residential address and a visible landmark

NEAR OLA METHODIST CHURCH

RESIDENCE: _____ OWNING _____ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS

SPOUSE NAME BENJAMIN ANAN BAIDOO

PHONE NUMBERS 055079432

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 15/05/1980

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL

ID NUMBER GA-72459894-7 PLACE OF ISSUE ADISAKU

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

_____ MOTHERCARE STORE _____

BUSINESS LOCATION/ADDRESS _____ NEW MARKET _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION _____

WEEKLY INCOME GHS 3,000 DAILY INCOME GHS 500

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1500 DATE 08/09/23

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 10,000

LOAN AMOUNT BEING REQUESTED NOW GHS 4000

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 (FAUSTINA EDUAM) 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 Fady DATE 27/11/23

GUARANTOR

I MARY STARMAH HEREBY GUARANTEE A LOAN OF four THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) FAUSTINA EDUAM

WHOM I AM RELATED AS FRIEND

AGE 36 TELL: 0248016997 GUARANTOR'S WORK CATERER

I MARY STARMAH 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

01/05/1992



Passport Photo

LOAN LIABILITY AGREEMENT FORM

I FAUTINA EDUAM..... 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 JESSICA ESTAN..... do hereby agree that I am serving as the interpreter for FAUTINA EDUAM and MARY NARMAT.....

(Borrower)

(Guarantor)

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

Fautina



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

Fautina



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

