



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME JOYCE MIDDLE NAME _____
SURNAME APPIAH
ADDRESS _____
HOUSE NUMBER HN 58/21^B, POLICE STATION
NOTE: Please indicate your residential address and a visible landmark
BEHIND ROYAL FAITH Church
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE.
NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS
SPOUSE NAME -
PHONE NUMBERS 02 0541578860
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 2

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER 721427157-4 PLACE OF ISSUE ANKAFUL PRISON
DATE OF ISSUE 16/07/2020 EXPIRY DATE 15/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ PROVISION STORE _____

BUSINESS LOCATION/ADDRESS _____ NEW MARKET _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 1 POSITION OWNER

WEEKLY INCOME GHS 1450 DAILY INCOME GHS 400

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1600 DATE 08/08/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GHS 31000

LOAN AMOUNT BEING REQUESTED NOW GHS 800

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>
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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 (JOYCE APPIAH) 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  DATE 27/11/2023


GUARANTOR

I ISAAC KOBINA ESTUN HEREBY GUARANTEE A LOAN OF GH¢ 800 BEING GRANTED TO (FULL NAME OF BORROWER) JOYCE APPIAH WHOM I AM RELATED AS FRIEND.

AGE 37 TELL: 0241271167 GUARANTOR'S WORK CONFERENCE ATTENDANT

I ISAAC KOBINA ESTUN 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. S. B 02/04/1986

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, JOYCE APPAH 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 clients 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).....

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