



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME MARY MIDDLE NAME _____

SURNAME KOOMSON

ADDRESS _____

HOUSE NUMBER HN 44, ZONGO

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE WATER WORKS.

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS

SPOUSE NAME CHRISTIAN SAMPRON 0249025576

PHONE NUMBERS 0249025516

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 14/01/1974

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER ~~010-7200956-9~~ PLACE OF ISSUE ELMINA

DATE OF ISSUE 11/02/2020 EXPIRY DATE 10/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME K.E.E.A MUNICIPAL

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION REGISTRAR

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1500 DATE 29/05/2023

LOANS OBTAINED FROM OTHER SOURCES KAKUM

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GHS 2500

REASONS FOR THE LOAN PERSONAL WANT

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 (MARY KOOMSON) 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 01/09/23

GUARANTOR

I AUGUSTINA MENAAT HEREBY GUARANTEE A LOAN OF TWO THOUSAND FIVE HUNDRED GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) MARY KOOMSON

WHOM I AM RELATED AS COLLEAGUE

AGE 41 TELL: 0245052885 GUARANTOR'S WORK CLEANER

I AUGUSTINA MENAAT 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 28/08/1978

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I MARY KOOMRON..... 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 forand.....

(Borrower)

(Guarantor)

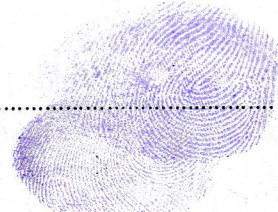
Clients of MJY3 concerning this loan agreement in thelanguage which both clients understand and speak fluently.


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.....

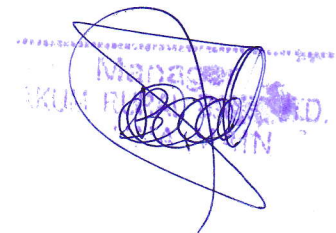
Client signature and thumb print (Required)..... [Signature].....

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



	DATE	JUNE 2023		REGION	Central			
	PERIOD	FROM 01-JUN-23 TO 30-JUN-23		DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly			
	NAME	Miss Mary Koomson		AGENCY	Komenda-Edina-Eguafo-Abirem Municipal - Elmina			
	STAFF ID	619935 XXXXXXXXXX S.S.F. No A017908250064		DEPT.	Central Administration			
	GRADE	.Higher Revenue Inspector..CLGS		UNIT	0307 LGS: Komenda-Edina-Eguafo-Abirem COST CENTRE			
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT	LEVEL	SS.CLG12 POINT 4 SCALE TYPE SS						
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCTIONS
30-Jun-23			Single Spine Monthly Salary				1,814.05	
30-Jun-23			SS Government Machinery Allowance				362.81	
30-Jun-23			SS Civil and Local Govt Services Interim Premium				272.11	
30-Jun-23			Social Security Contribution Employee					99.77
30-Jun-23			Pempamsie Tier3 fund					90.70
30-Jun-23			Income Tax					301.39
30-Jun-23			Civil and Local Govt Staff Association Gh Dues					36.28
30-Jun-23			CR CSA Welfare Scheme Dues					10.00
30-Jun-23			CLOGSAG Fund					36.28
30-Jun-23			KEEA Dist Workers Credit Union Dues					221.00
30-Jun-23			** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **					90.00
30-Jun-23			Star Assurance Policy Ded					50.00
30-Jun-23			Star Assurance Policy					67.74
30-Jun-23			Report Financial Services Ded			209.44		52.36
*** TIER 2 CONTRIBUTION 90.7 AND YTD CONTRIBUTION 544.2000 ***								
ANNUAL SALARY			21,768.61	YTD SSF (WORKER)	598.62	EMPLOYER S.S.F.	2,448.97	1,055.52
YTD GROSS PAY			14,693.81	YTD INCOME TAX	1,849.78	MONTHLY		NET SALARY
MONTHLY GROSS PAY			2,448.97	PAGE 1	YTD 1,414.92	Kakum Rural Bank Elmina		1,393.45

STATEMENT OF ACCOUNT				
Customer:	MARY KOOMSON			
Account :	2091120000016091			
Currency:	GHS			
BALANCE AT PERIOD START		32.6		
Value Date	Description	Debit Amt	Credit Amt	Balance
01-Jul-23	Account Maintenance Fee	-2	0	-336.56
01-Jul-23	Commission on turnover	-20	0	-356.56
01-Jul-23	Debit Interest	-13.65	0	-370.21
28-Jul-23	TXN	0	1,088.35	718.14
	OFS UPLOAD GOVT SAL FOR JULY 2023			
	Mary Koomson			
28-Jul-23	Repayment	-280.61	0	437.53
	To Loan: 2091160001609003			
31-Jul-23	Chq Withdrawal	-400	0	37.53
	CHQ WDL 000067 BY MARY KOOMSON			
01-Aug-23	Account Maintenance Fee	-2	0	35.53
01-Aug-23	Commission on turnover	-20	0	15.53
01-Aug-23	Debit Interest	-9.58	0	5.95
07-Aug-23	Chq Withdrawal	-1,200.00	0	-1,194.05
	CHQ WDL 000068 BY MARY KOOMSON			
07-Aug-23	Chq Withdrawal	-1,200.00	0	-2,394.05
	CHQ WDL 000068 BY MARY KOOMSON			
07-Aug-23	Cash Deposit	0	1,200.00	-1,194.05
	CASH WDL DOUBLEY FED REVD			
	TT23219003000700			
11-Aug-23	Miscellaneous Debits	-165	0	-1,359.05
	INT AND C FEE ON OD GTD			
27-Aug-23	Repayment	-280.61	0	-1,639.66
	To Loan: 2091160001609003			
28-Aug-23	TXN	0	1,088.45	-551.21
	OFS UPLOAD GOVT SAL FOR AUG 23			
	Mary Koomson			
29-Aug-23	Chq Withdrawal	-630	0	-1,181.21
	CHQ WDL 000069 BY MARY KOOMSON			
	BALANCE AT PERIOD END			-1,181.21



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