



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ESI MIDDLE NAME _____
SURNAME FAWOMUSU
ADDRESS _____
HOUSE NUMBER HN 47/9, ESSUAKYIR

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE CIM BANK, PENTE COURT 1, ESSUAKYIR

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS

SPOUSE NAME KOJO BADO

PHONE NUMBERS 05537 00096

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 01/02/1970

IDENTIFICATION

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

ID NUMBER GHA-719402160-2 PLACE OF ISSUE ELMINA

DATE OF ISSUE 04/02/2020 EXPIRY DATE 03/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ SELLS FISH _____

BUSINESS LOCATION/ADDRESS ELMINA FISHERIES

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION _____

WEEKLY INCOME GHS 500 DAILY INCOME GHS 100

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1000 DATE 20/01/2023

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 1500

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

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 (ESI FANOMUSY) 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 31/05/2020

GUARANTOR

I PATRICK AWOETWE HEREBY GUARANTEE A LOAN OF DAVE THOMAS GHANA C&S BEING GRANTED TO (FULL NAME OF BORROWER) ESI FANOMUSY

WHOM I AM RELATED AS FRIEND

AGE 35 TELL: 0248541849 GUARANTOR'S WORK FISHERMAN

I PATRICK AWOETWE 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 

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, ESI FANOMUSU..... 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 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, JESSICA ESTHUN
ESI FANOMUSU..... do hereby agree that I am serving as the interpreter for ESI FANOMUSU..... and PATRICIA AWORTWE.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE..... 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)..... ESI..... ESI.....

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

Guarantor's Signature and thumb print