



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME AKITA MIDDLE NAME KAKRA
SURNAME KOOMSON
ADDRESS _____
HOUSE NUMBER HM 52 NURSERY LANE BRONYIBIMA
NOTE: Please indicate your residential address and a visible landmark
OPPOSITE NURSERY
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS _____ MONTHS
SPOUSE NAME _____
PHONE NUMBERS 0247021272
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS _____ NUMBER OF CHILDREN 4

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GHA-720597711-7 PLACE OF ISSUE ELMINA
DATE OF ISSUE 15/02/2020 EXPIRY DATE 14/02/2030

LOAN APPLICATION FORM AND GUARANTOR INFORMATION**EMPLOYMENT DETAILS**

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

LOTTO HOUSE AGENT (owns 6 LOTTO kiosks)BUSINESS LOCATION/ADDRESS LOCATED IN ELIMINA (SPRINT)

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION OWNERWEEKLY INCOME Gtd 1200 DAILY INCOME -Profit Cost 600**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 Gtd 1000 DATE 05/09/2023LOANS OBTAINED FROM OTHER SOURCES -CURRENT WORKING CAPITAL Gtd 12,500 - Cash in hand 3,500 Value of 1 kiosk 9,000LOAN AMOUNT BEING REQUESTED NOW Gtd 1500

REASONS FOR THE LOAN _____

To PREPARE HIS LOTTO kiosks

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 (ATIA KAKRA KODMON) 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 11/12/2023

GUARANTOR

I LEO MENSAH HEREBY GUARANTEE A LOAN OF Gh¢ 1500 BEING GRANTED TO (FULL NAME OF BORROWER) ATIA KAKRA KODMON

WHOM I AM RELATED AS COUSIN / CO-WORKER

AGE 64 TELL: 0556540329 GUARANTOR'S WORK LOTO WRITER
RETIRED LEADER

I LEO MENSAH 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.O.B 20/01/1959

HN 109/20 / AKOTOBISIN / ELMINA

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, AITA KOUMISON..... 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 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).....

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

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