Recommended BY FRANCIS TAYLOR

# LOAN APPLICATION FORM AND GUARANTOR INFORMATION

## APPLICANT DETAILS

1 FIRST NAME CHARLES_____ MIDDLE NAME _____

SURNAME MENSAH_____

ADDRESS_____

HOUSE NUMBER HN ED W, KWADYIR_____

NOTE: Please indicate your residential address and a visible landmark

GREAT WORD CHURCH,_____

RESIDENCE: ✓ OWNING _____ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 3 YEARS _____ MONTHS

SPOUSE NAME GRACE MENSAH 0551850186

PHONE NUMBERS 0556841711_____

EMAIL ADDRESS_____

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 3

D.O.B 21/03/1985

## IDENTIFICATION

ID TYPE: __VOTER __D. LIC __ NHIS __PASSPORT _✓NATIONAL

ID NUMBER GHA 7280489-0 PLACE OF ISSUE TAFO, KUMASI_____

DATE OF ISSUE 01/03/2022 EXPIRY DATE 20/03/2032

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## EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____MECHANIC - FITTER_____

_____

_____

BUSINESS LOCATION/ADDRESS___SSNIT BUS STOP_____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS___19___ POSITION_____MASTER_____

WEEKLY INCOME_____GH¢ 1,800_____ DAILY INCOME ___GH¢ 300____

## LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 ___—_____ DATE___—_____

LOANS OBTAINED FROM OTHER SOURCES ____—_____

CURRENT WORKING CAPITAL _____GH¢ 8,000 (cost of machinery used).

LOAN AMOUNT BEING REQUESTED NOW _____GH¢ 1000_____

REASONS FOR THE LOAN_____PERSONAL LOAN (SCHOOL FEES)_____

_____

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

## COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

| ITEMS | VALUE | LOCATION | DATE ACQUIRED |
|-------|-------|----------|---------------|
| 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 (___CHARLES MENSAH___) 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 ___12/118/23___

## GUARANTOR

I ___EMMANUEL EKUBAN___ HEREBY GUARANTEE A LOAN OF ___ONE THOUSAND GHANA CEDY___ BEING GRANTED TO (FULL NAME OF BORROWER)___CHARLES MENSAH___.

WHOM I AM RELATED AS ___A MASTER___.

AGE ___24___ TELL: ___0247799609___ GUARANTOR'S WORK ___MECHANIC___

I ___EMMANUEL EKUBAN___ 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 28/08/1999

NK

Passport Photo

## LOAN LIABILITY AGREEMENT FORM

I..CHARLES  MENSAH................. 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 ..EMMANUEL  EKURAN.......... do hereby agree that I am serving as the interpreter for ...CHARLES MENSAH.............and..EMMANUEL EKURAN.........

    (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**)...........................................

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

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