



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ESTHER MIDDLE NAME _____

SURNAME TEJEN

ADDRESS _____

HOUSE NUMBER HN 37/12 ZONGO, ELMINA

NOTE: Please indicate your residential address and a visible landmark

RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____

NUMBER OF YEARS AT THIS ADDRESS: 35 YEARS _____ MONTHS

SPOUSE NAME _____

PHONE NUMBERS 0249918589

EMAIL ADDRESS -

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 1

D.O.B 20/07/1987

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ATA-724048890-1 PLACE OF ISSUE TAKORADI

DATE OF ISSUE 15/07/2020 EXPIRY DATE 14/07/2030

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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ SELLS FABRICS _____

BUSINESS LOCATION/ADDRESS NEW MARKET, ELIMINA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 20 POSITION OWNER

WEEKLY INCOME avg 1800 DAILY INCOME avg 200

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 avg 1000 DATE 16/06/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL avg 10,000

LOAN AMOUNT BEING REQUESTED NOW avg 2500

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 (ESTHER TETTEH) 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 _____

GUARANTOR

I MARY BAIDOO HEREBY GUARANTEE A LOAN OF _____ BEING GRANTED TO (FULL NAME OF BORROWER) ESTHER TETTEH

WHOM I AM RELATED AS COUSIN

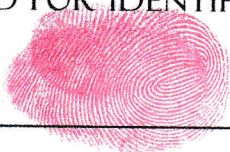
AGE 45 TELL: 0548386580 GUARANTOR'S WORK TRADER (JEWELRY AND FISH)

I MARY BAIDOO 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 _____

10/05/1978



Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, ESTHER TETEH 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, do hereby agree that I am serving as the interpreter for ESTHER TETEH and MARY BAIDOO

(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).....