



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ERIC MIDDLE NAME _____

SURNAME MENDS

ADDRESS _____

HOUSE NUMBER HM 22/1, S4BIL

NOTE: Please indicate your residential address and a visible landmark

BETHNID POLICE STATION

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS ☐ MONTHS

SPOUSE NAME MARY BAIDOO 0279039178

PHONE NUMBERS 0542665620

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B 22/01/1995

IDENTIFICATION

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

ID NUMBER GHA-723561190-6 PLACE OF ISSUE ELMINA PERSTIE

DATE OF ISSUE 07/07/2020 EXPIRY DATE 06/07/2030

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

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

PAINTING / PROVISION STOREBUSINESS LOCATION/ADDRESS SYBLU, BEHIND POLICE STATION

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 5 POSITION OWNERWEEKLY INCOME GHD 1050 DAILY INCOME PROVISION / PAINTING
PROVISION = GHD 1200**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 GHD 1000 DATE 17-10-2023LOANS OBTAINED FROM OTHER SOURCES -CURRENT WORKING CAPITAL GHD 3000LOAN AMOUNT BEING REQUESTED NOW GHD 3000

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 (ERIC MEMDS) 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 13/12/2023

GUARANTOR

I EKUA WINNIFRED PERSAH HEREBY GUARANTEE A LOAN OF Ghd 3000 BEING GRANTED TO (FULL NAME OF BORROWER) ERIC MEMDS

WHOM I AM RELATED AS FRIEND

AGE 34 TELL: 0546882721 GUARANTOR'S WORK SELLS PROVISION

I EKUA WINNIFRED PERSAH 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 03/09/1989

HM 7012154BL

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, ERIC MENDES..... 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, GLORIA BEDRATO..... do hereby agree that I am serving as the interpreter for ERIC MENDES..... and ELCIA MINNITTED PERSAH.....

(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).....

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

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