



APPLICANT DETAILS

HOUSE NUMBER 7B/20, AKOIOBISIN

AKOLOBISIN NEAR METHODIST CHURCH

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS MONTHS

PHONE NUMBERS 654544 6671

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 1

DATE OF ISSUE 28/01/2020 EXPIRY DATE 27/01/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

CLOTHES SELLER - TRADER

BUSINESS LOCATION/ADDRESS NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 11 POSITION OWNER

WEEKLY INCOME GH¢ 1250 DAILY INCOME GH¢ 250

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GH¢ 3000 DATE 28/07/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GH¢ 4000

LOAN AMOUNT BEING REQUESTED NOW GH¢ 3000

REASONS FOR THE LOAN _____
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



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

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 (EUNICE EKUA ARTHUR) IN THE FANTI 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 20/11/2023

GUARANTOR

I LYDIA COBBINAH HEREBY GUARANTEE A LOAN OF

GHD 3000 BEING GRANTED TO (FULL NAME OF BORROWER) COLLEAGUE EUNICE EKUA ARTHUR

WHOM I AM RELATED AS COLLEAGUE

AGE 33 TELL: 0599999777 GUARANTOR'S WORK SELLS FRUITS

I LYDIA COBBINAH 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 29/10/1968

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, EUNICE ARTHUR..... 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

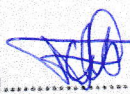

I, GLORIA BODIAKO..... do hereby agree that I am serving as the interpreter for EUNICE ARTHUR..... and LYDIA COBBINAH.....



(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).....
