

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS1 FIRST NAME PHILOMINA MIDDLE NAME \_\_\_\_\_SURNAME NORTEY

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 43/4, chapel Square

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE MARINE, CHAPEL SQUARERESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGENUMBER OF YEARS AT THIS ADDRESS: 2 YEARS \_\_\_\_\_ MONTHSSPOUSE NAME —PHONE NUMBERS 054 026 4106EMAIL ADDRESS —NUMBER OF DEPENDENTS — NUMBER OF CHILDREN 1D.O.B 5/11/1971IDENTIFICATIONID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONALID NUMBER GHA-727540086-0 PLACE OF ISSUE ELMINADATE OF ISSUE 13/12/2021 EXPIRY DATE 12/12/2031



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME \_\_\_\_\_

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_RETAIL OF SOFT DRINKS\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

BUSINESS LOCATION/ADDRESS \_\_\_\_\_NEW MARKET\_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION \_\_\_\_\_OWNER\_\_\_\_\_

WEEKLY INCOME \_\_\_\_\_GHS 1000\_\_\_\_\_ DAILY INCOME \_\_\_\_\_GHS 200\_\_\_\_\_

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_—\_\_\_\_\_ DATE \_\_\_\_\_—\_\_\_\_\_

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_—\_\_\_\_\_

CURRENT WORKING CAPITAL \_\_\_\_\_GHS 6,000\_\_\_\_\_

LOAN AMOUNT BEING REQUESTED NOW \_\_\_\_\_GHS 1000\_\_\_\_\_

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 (PHILOMENA NORTEY) 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 RB DATE 17/04/2023

### GUARANTOR

I JOSEPH IGNITIUS OKOTIA HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) PHILOMENA NORTEY

WHOM I AM RELATED AS FRIEND

AGE 50 TELL: 0243507201 GUARANTOR'S WORK TEACHING

I JOSEPH IGNITIUS OKOTIA 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 02/08/1972

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, PHILOMENA NORIEY..... 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 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, JOSEPH IGNITIUS OKOTIA do hereby agree that I am serving as the interpreter for PHILOMENA NORIEY.....and.....JOSEPH IGNITIUS OKOTIA.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the ISANTE.....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).....