



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME FAUSTINA MIDDLE NAME \_\_\_\_\_  
SURNAME EDUAM

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 2/20, OLA ESTATE

NOTE: Please indicate your residential address and a visible landmark

NEAR OLA METADUNI CHURCH

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 13 YEARS ☐ MONTHS

SPOUSE NAME BENJAMIN ANAN BAWOO

PHONE NUMBERS 055079432

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 15/05/1980

IDENTIFICATION

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

ID NUMBER GHA-724578947 PLACE OF ISSUE ADISADEL

DATE OF ISSUE 19/02/2020 EXPIRY DATE 13/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

MOTHER CARE

BUSINESS LOCATION/ADDRESS NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION OWNER

WEEKLY INCOME GHS 3,000 DAILY INCOME GHS 500

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1200 DATE 27/01/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GHS 19000

LOAN AMOUNT BEING REQUESTED NOW GHS 2,500

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





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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 (FAUSTINA EDUAM) 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 28/04/2020

**GUARANTOR**

I MARY NTARMATH HEREBY GUARANTEE A LOAN OF TWO THOUSAND ~~AND~~ FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) FAUSTINA EDUAM

WHOM I AM RELATED AS FRIEND

AGE 30 TELL: 0248016997 GUARANTOR'S WORK CATERER

I MARY NTARMATH 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 01/05/1992

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, Faustina Eduam..... 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, Faustina Eduam do hereby agree that I am serving as the interpreter for Faustina Eduam and Mary At Ntarmah

(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).....Faustina Eduam 

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

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