



## LOAN APPLICATION FORM AND GUARANTOR INFORMATION

### APPLICANT DETAILS

1 FIRST NAME JOHN MIDDLE NAME \_\_\_\_\_  
SURNAME JOHN  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER HN 7/22 KWA PROW, UCC  
NOTE: Please indicate your residential address and a visible landmark  
BESIDE ROMAN CHURCH KWA PROW  
RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_  
NUMBER OF YEARS AT THIS ADDRESS: 6 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME ROSEMOND MENA 0741820471  
PHONE NUMBERS 0246883217  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 5  
D.O.B 23/05/1979

### IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
ID NUMBER GHA-719880183-1 PLACE OF ISSUE KWA PROW  
DATE OF ISSUE 08/02/2020 EXPIRY DATE 07/02/2020

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**EMPLOYER'S NAME GHANA EDUCATIONAL SERVICE

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS DRINKS AND WATER

BUSINESS LOCATION/ADDRESS \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION OWNERWEEKLY INCOME GH¢ 900 DAILY INCOME GH¢ 150**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 GH¢ 1000 DATE 21/02/2022LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL —LOAN AMOUNT BEING REQUESTED NOW GH¢ 2000REASONS 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 (JOHN ESTHUR) 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 27/06/2023

**GUARANTOR**

I JOAN ARTHUR HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) JOHN ESTHUR

WHOM I AM RELATED AS FRIEND

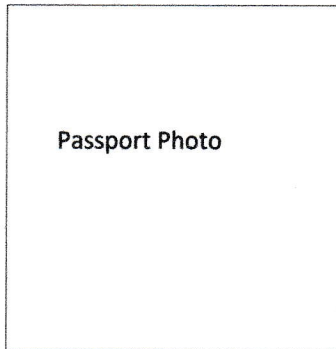
AGE 33 TELL: 0242227250 GUARANTOR'S WORK ADMINISTRATIVE ASSI. STORES

I JOHN ARTHUR 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 2/5/1989



Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I John Eshay..... 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 N/A..... do hereby agree that I am serving as the interpreter for .....and.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the .....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).....N/A.....

Client signature and thumb print (Required).....[Signature].....[Thumbprint].....

Guarantor signature and thumb print (Required).....[Signature].....[Thumbprint].....



# STATEMENT OF ACCOUNT



**Statement Period**

**01-Apr-2023 - 22-Jun-2023**

Report time: 2023-06-22 2:06:14 PM

## ESHUN JOHN

HN KP12 2 KWAPROW, DEPT OF HISTORY

PMB UCC CAPE COAST, 0246883217

E: johneshun214@yahoo.com M: , 0246883217

**Customer No. :** 002852866

**Branch :** CAPE COAST UNIV.

**Product :** SALARY ACCOUNT

## Account Summary

Account Number	3021010248074
Currency	GHS
Opening Balance	955.20
Closing Balance	17.73
Uncleared Effects	0.00

\*Closing balance includes funds earmarked for hold and uncleared.

**Total Dr: 8,013.00**

**Total Cr: 7,075.53**

**DATE** 22-Jun-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
03-Apr-2023	Cash Withdrawal SWF 000138 BY SELF	302CHWL230930241	03-Apr-2023	900.00		55.20
21-Apr-2023	Cash Deposit by JOHN ESHUN	302CHDP231110057	21-Apr-2023		305.00	360.20
28-Apr-2023	UCC SALARY FOR APRIL 2023	302SALB231180585	28-Apr-2023		1,958.64	2,318.84
28-Apr-2023	UCC SALARY FOR APRIL 2023	302SALB231180585	28-Apr-2023	3.00		2,315.84
28-Apr-2023	507804*****5344 03020038 UCC CAPE COAST 000GH 311817292667	302EWON2311800BU	28-Apr-2023	500.00		1,815.84
28-Apr-2023	ESHUN JOHN	555LOCH231181727 /Chq_No - 000139	28-Apr-2023	549.00		1,266.84
28-Apr-2023	SERVICE CHARGE FOR SALARY ACCOUNT	302SAMCGHS000001	01-May-2023	10.00		1,256.84
02-May-2023	Cheque Withdrawal BY SELF	302CQWL231220124 /Chq_No - 000145	02-May-2023	900.00		356.84
04-May-2023	Cheque Withdrawal BY JESSICA EFUA ESHUN CHQ# 000133	315CQWL231240084 /Chq_No - 000133	04-May-2023	305.00		51.84
12-May-2023	CODE SEM 1 QUIZ ONE INV CLAIMS	302SLBO231320033	12-May-2023		2,295.00	2,346.84
12-May-2023	CODE SEM 1 QUIZ ONE INV CLAIMS	302SLBO231320033	12-May-2023	3.00		2,343.84
16-May-2023	Cheque Withdrawal BY ESHUN JOHN	302CQWL231360161 /Chq_No - 000146	16-May-2023	2,000.00		343.84



23-May-2023	RE 28 04 2023 ESHUN JOHN GCB CHQ NO 000139 WRONGLY DEBITED	3020006231430001	23-May-2023		549.00	892.84
23-May-2023	UCC CREDIT UNION GCB CHQ NO 000139 28 04 2023	3020006231430002	23-May-2023	594.00		298.84
30-May-2023	Cheque Withdrawal BY SELF	302CQWL231500095 /Chq_No - 000147	30-May-2023	285.00		13.84
31-May-2023	UCC MAIN MAY 2023 SAL	302SALB231511073	31-May-2023		1,967.89	1,981.73
31-May-2023	UCC MAIN MAY 2023 SAL	302SALB231511073	31-May-2023	3.00		1,978.73
31-May-2023	507804*****5344 03020038 UCC CAPE COAST 000GH 315116292511	302EWON231510063	31-May-2023	500.00		1,478.73
31-May-2023	ESHUN JOHN GCB CHQ NO 000140 IFO UCC CR UNION	555LOCH231511044 /Chq_No - 000140	31-May-2023	579.00		899.73
31-May-2023	SERVICE CHARGE FOR SALARY ACCOUNT	302SAMCGHS000001	01-Jun-2023	10.00		889.73
02-Jun-2023	Cheque Withdrawal BY ESHUN JOHN	302CQWL231530009 /Chq_No - 000149	02-Jun-2023	860.00		29.73
05-Jun-2023	SC For Cheque Book Issue	302CHLF231560018	05-Jun-2023	12.00		17.73

No. of DEBITS =17 No. of CREDITS = 5

Please review your statement and draw the Manager's attention to any discrepancies/errors/omissions/ unauthorized debits or credits immediately, otherwise the entries in this Statement shall be deemed as correct and shall be binding on you.

Visit the nearest branch of GCB Bank Ltd to sign up for our estatement and ealert services.

Give our customer service center a call on **0800 422 422**

GCB, Your Bank for Life.

\*\*\*\* End Of Statement \*\*\*\*