OLD CLIENT

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1   FIRST NAME_____ABA_____ MIDDLE NAME _____

SURNAME_____MENSIWA_____

ADDRESS_____

HOUSE NUMBER_____BRONYEBIMA_____

NOTE: Please indicate your residential address and a visible landmark

COMMUNITY CENTER (INFRONT).

RESIDENCE: ✓ OWNING _____ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS

SPOUSE NAME _____—_____

PHONE NUMBERS ____05995~~#~~72872 0599572872____

EMAIL ADDRESS_____—_____

NUMBER OF DEPENDENTS____1____ NUMBER OF CHILDREN ____2____

D.O.B 01/07/1962

IDENTIFICATION

ID TYPE: __VOTER   __D. LIC __ NHIS   __PASSPORT ✓NATIONAL

ID NUMBER GHA-719825698-1 PLACE OF ISSUE_____ELMINA_____

DATE OF ISSUE 08/02/2020 EXPIRY DATE 07/02/2030

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS
_____ CHARCOAL SELLER _____
_____
_____

BUSINESS LOCATION/ADDRESS _____ ELMINA (NEW MARKET) ___

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS_____ POSITION_____ OWNER _____

WEEKLY INCOME_____ GH¢ 910 _____ DAILY INCOME ___ GH¢ 130 _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 ____ GH¢ 1500 ____ DATE 16/02/2021

LOANS OBTAINED FROM OTHER SOURCES _____ — _____

CURRENT WORKING CAPITAL _____ GH¢ 2000 _____

LOAN AMOUNT BEING REQUESTED NOW _____ FOR BUSINESS GH¢ 1500

REASONS FOR THE LOAN_____ FOR BUSINESS _____
_____

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS	VALUE	LOCATION	DATE ACQUIRED
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 (___ABA MENSIWA___) 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 08/08/23

GUARANTOR

I ___ETUA AMAWA___ HEREBY GUARANTEE A LOAN OF ___ONE THOUSAND FIVE HUNDRED___ BEING GRANTED TO (FULL NAME OF BORROWER) ___ABA MENSIWA___.

WHOM I AM RELATED AS ___FRIEND___.

AGE _63_ TELL: _0597015170_ GUARANTOR'S WORK _VEGETABLES SELLER_

I ___ETUA AMAWA___ 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 01/07/1960

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I...ABA   MEWSIWAA... 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 ...JESSICA   ESHUN... do hereby agree that I am serving as the interpreter for ...ABA MEWSIWA... and...ETUA AMAWA...
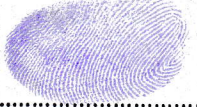
| (Borrower) | (Guarantor) |

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**)...