

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****APPLICANT DETAILS**

1 FIRST NAME KWAMINA MIDDLE NAME NATHANIEL
SURNAME HOWARD
ADDRESS C/O DEPT OF STATISTICS UCC
HOUSE NUMBER 63 AMANOMA ROAD EMINA NEAR ST ANN CHURCH

NOTE: Please indicate your residential address and a visible landmark

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS
SPOUSE NAME SYLVIA SIMONS
PHONE NUMBERS 0244923879
EMAIL ADDRESS nathward@ucc.edu.gh
NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 4
D.O.B 20/06/1960

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GA-7192729-6 PLACE OF ISSUE KEA
DATE OF ISSUE 19/02/2020 EXPIRY DATE 18/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME UNIVERSITY OF CAPE COAST

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION _____

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GH\$ 6000 DATE 04/01/2020

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GH\$ 6000

REASONS FOR THE LOAN PERSONAL LOAN

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>
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 (NATHANIEL KWAMINA HOWARD) IN THE ENGLISH 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 / THUMB PRINT [Signature] DATE 04/05/2023

GUARANTOR

I NYARKO ENOCH HEREBY GUARANTEE A LOAN OF SIX THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) NATHANIEL KWAMINA HOWARD.

WHOM I AM RELATED AS CO-WORKER.

AGE 30 TELL: 0541630701 GUARANTOR'S WORK UGG HALL CO-ORDINATOR

I NYARKO ENOCH 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 07/08/1992

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Nathaniel Howard 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 a loan is in default, our clients 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 forand.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....Nathaniel Howard.....Nathaniel Howard.....

Guarantor and thumb Print