

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

1 FIRST NAME DELPHIN MIDDLE NAME _____
 SURNAME COBBINAH
 ADDRESS _____
 HOUSE NUMBER HN 2/20, NYAMETRESE
 NOTE: Please indicate your residential address and a visible landmark
OPPOSITE PANAGYIMA COOP BAR
 RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE _____
 NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS
 SPOUSE NAME _____
 PHONE NUMBERS 0248079426
 EMAIL ADDRESS _____
 NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 1
D.O.B 17/05/1994

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
 ID NUMBER GA-005329279-3 PLACE OF ISSUE ELMINA
 DATE OF ISSUE 30/04/2020 EXPIRY DATE 29/04/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ SELL HAIR ACCESSORIES AND BODY SPRAYS.

BUSINESS LOCATION/ADDRESS INFRONT OF PANAGAMA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION OWNER

WEEKLY INCOME GH₵ 800 DAILY INCOME GH₵ 200

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GH₵ 3,200

LOAN AMOUNT BEING REQUESTED NOW GH₵ 100

REASONS FOR THE LOAN FOR BUSINESS EXPANSION.

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



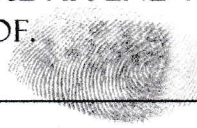
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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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 (DECATIN COBBINAH) 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 10/10/23

GUARANTOR


I VERONICA CONDUATH HEREBY GUARANTEE A LOAN OF ONE TOWARD GHANA COW BEING GRANTED TO (FULL NAME OF BORROWER) DECATIN COBBINAH

WHOM I AM RELATED AS FRIEND / NEIGHBOR

AGE 41 TELL: 0500 93824 GUARANTOR'S WORK HAIR DRESSER

I VERONICA CONDUATH 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 1/04/1982

AN 2/20, NYAMETRAE

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, DELAN CORBINAH..... 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 in 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 EATON..... do hereby agree that I am serving as the interpreter for DELAN CORBINAH.....and.....VERONICA CONDIMENT.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the SPANISH.....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).....[Signature].....[Thumbprint].....

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

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