

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS

1 FIRST NAME PATIENCE MIDDLE NAME _____
 SURNAME ESTHUR
 ADDRESS _____
 HOUSE NUMBER Digital Address:
 NOTE: Please indicate your residential address and a visible landmark
OPPOSITE APENYI M/A BASIC SCHOOL
 RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
 NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS ☐ MONTHS
 SPOUSE NAME KWAME ANKU 0243421725
 PHONE NUMBERS 0243546756
 EMAIL ADDRESS _____
 NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2
D.O.B 17/11/1986

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☐ NATIONAL
 ID NUMBER GHA-719540418-5 PLACE OF ISSUE ELMUNA
 DATE OF ISSUE 05/02/2020 EXPIRY DATE 04/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME A-E-E-A MINILAPZ ASSEMBLY

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS ELMINA JUNCTION

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION ASSISTANT STATISTICIAN

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GH 2,000

REASONS FOR THE LOAN SCHOOL FEES

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			



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 (PATIENCE ESHUN) 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 05/09/23

GUARANTOR

I ISAAC ABBAM HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) PATIENCE ESHUN

WHOM I AM RELATED AS CO-WORKER

AGE 40 TELL: 0247686944 GUARANTOR'S WORK PRINCIPAL TECHNICAL OFFICER

I ISAAC ABBAM 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 23/07/1983

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I PATIENCE ESTHER 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]

Guarantor signature and thumb print (Required) [Signature]

na-Eguafo-Abi
na-Eguafo-Abi
omenda-Edina-
E(%) BALANCE

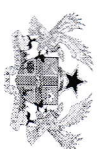
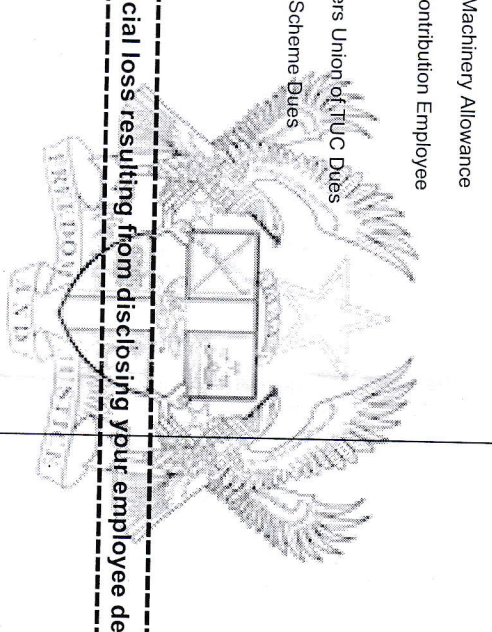
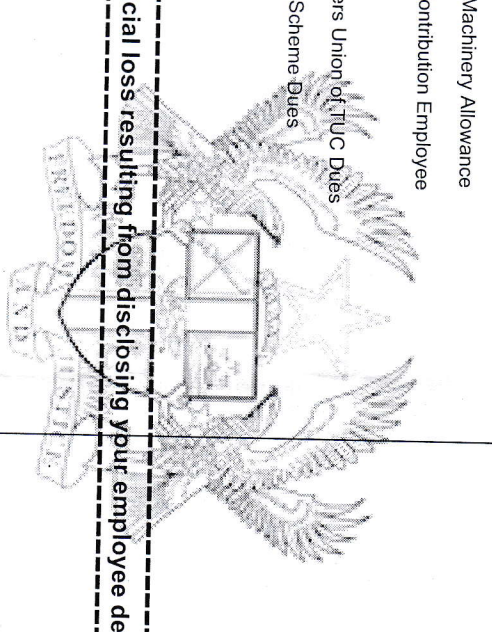
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DTALS

PAYMENT MODE

GCB Bank Ltd,

University of Cape Co

		DATE	AUGUST 2023			REGION	Central			
		PERIOD	FROM 01-AUG-23 TO 31-AUG-23			DISTRICT	Komenda-Edina-Eguafo-Abirem Municipal Assembly			
		NAME	Miss Patience Eshun			AGENCY	Komenda-Edina-Eguafo-Abirem Municipal - Elmina			
CONTROLLER AND ACCOUNTANT GENERAL'S DEPARTMENT		STAFF ID	1333048 XXXXXXXXXXXX S.S.F. No C018601170502			DEPT.	Administration			
		GRADE	Asst. Statistician..CLGS			UNIT	0307 LGS: Komenda-Edina-Eguafo-Abirem COST CENTRE			
		LEVEL	SS.CLG16 POINT 4			SCALE TYPE	SS			
MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION			HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCTIONS
31-Aug-23			Single Spine Monthly Salary						2,908.28	
31-Aug-23			SS Civil and Local Govt Services Interim Premium						436.24	
31-Aug-23			SS Government Machinery Allowance						581.66	
31-Aug-23			Social Security Contribution Employee						159.96	
31-Aug-23			Income Tax						574.56	
31-Aug-23			Local Govt Workers Union of TUC Dues						58.17	
31-Aug-23			CR CSA Welfare Scheme Dues						10.00	
										
** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **										
*** TIER 2 CONTRIBUTION 145.42 AND YTD CONTRIBUTION 1163.3600 ***										
										
ANNUAL SALARY			34,899.35	YTD SSF (WORKER)	1,279.68	EMPLOYER S.S.F.	TOTALS		3,926.18	802.69
YTD GROSS PAY			31,409.76	YTD INCOME TAX	4,633.28	MONTHLY	378.09	PAYMENT MODE	NET SALARY	
MONTHLY GROSS PAY			3,926.18	PAGE	1	YTD	3,024.72	GCB Bank Ltd, University of Cape Coast	3,123.49	

STATEMENT OF ACCOUNT

**Statement Period**

01-Jul-2023 - 01-Aug-2023

Report time: 2023-09-05 12:10:11 PM

PATIENCE ESHUN

PATIENCE ESHUN, 22 4 AMPENYI ESTATE OPP AMPENTI BASIC SCHOOL

P.O. Box 177 ELMINA, CAPE COAST

E: p.eshun@yahoo.com M: 0243546756

Customer No. : 012003028

Branch : CAPE COAST UNIV.

Product : STANDARD SAVINGS

Account Summary

Account Number	3021010034670
Currency	GHS
Opening Balance	53.64
Closing Balance	2,358.12
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

Total Dr: 818.91

Total Cr: 3,123.39

DATE 05-Sep-2023

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
27-Jul-2023	CAG SALARY FOR JULY 2023	555SALK23208CUWJ	27-Jul-2023		3,123.39	3,177.03
27-Jul-2023	CAG SALARY FOR JULY 2023	555SALK23208CUWJ	27-Jul-2023	3.00		3,174.03
27-Jul-2023	CLP0818078JUL23 BANCA JULY 23 DED	555INUD23208A372	27-Jul-2023	50.00		3,124.03
31-Jul-2023	LN. Principal drawdown By CASA	315ZTRF2321200T331 53000000411	31-Jul-2023	469.65		2,654.38
31-Jul-2023	LN. Interest drawdown By CASA	315ZTRF2321200T531 53000000411	31-Jul-2023	191.26		2,463.12
31-Jul-2023	E-SERVICE BUNDLE CHARGE	302EPSFGHS000001	01-Aug-2023	5.00		2,458.12
01-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 321317323095	315EWON23213006D	01-Aug-2023	100.00		2,358.12

1 July - 31st August

STATEMENT OF ACCOUNT



Statement Period

01-Aug-2023 - 31-Aug-2023

Report time: 2023-09-05 3:44:41 PM

PATIENCE ESHUN

PATIENCE ESHUN, 22 4 AMPENYI ESTATE OPP AMPENTI BASIC SCHOOL

P.O. Box 177 ELMINA, CAPE COAST

E: p.eshun@yahoo.com M: 0243546756

Customer No. : 012003028

Branch : CAPE COAST UNIV.

Product : STANDARD SAVINGS

Account Summary

Account Number	3021010034670
Currency	GHS
Opening Balance	2,458.12
Closing Balance	556.70
Uncleared Effects	0.00

*Closing balance includes funds earmarked for hold and uncleared.

DATE 05-Sep-2023

Total Dr: 5,024.91

Total Cr: 3,123.49

Date	Description	Ref / Chq No.	Value Date	Debit	Credit	Balance
01-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 321317323095	315EWON23213006D	01-Aug-2023	100.00		2,358.12
02-Aug-2023	507804*****3762 03170336 CORONATION JUNCTION CAPE COAST 000GH 321414324168	317EWON23214000K	02-Aug-2023	100.00		2,258.12
03-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 321514322644	315EWON23215002K	03-Aug-2023	300.00		1,958.12
07-Aug-2023	ETZ00224 ;B2W MoMo:0243546756; 005398065841	224FTRE2321900FN	05-Aug-2023	200.00		1,758.12
07-Aug-2023	ETZ00224 ;B2W MoMo:0243546756; 005398065841	224FTRE2321900FN	05-Aug-2023	2.00		1,756.12
07-Aug-2023	ETZ00111 ;B2W MoMo:0243546756; 005398086725	111FTRE2321900GR	05-Aug-2023	100.00		1,656.12
07-Aug-2023	ETZ00111 ;B2W MoMo:0243546756; 005398086725	111FTRE2321900GR	05-Aug-2023	1.00		1,655.12
07-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 321917322783	315EWON2321900BC	07-Aug-2023	200.00		1,455.12
09-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 322111322293	315EWON232210018	09-Aug-2023	100.00		1,355.12
09-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 322114322446	315EWON23221001W	09-Aug-2023	100.00		1,255.12
10-Aug-2023	ETZ00607 ;B2W MoMo:0243546756; 005399461186	607FTRE232220093	10-Aug-2023	100.00		1,155.12

10-Aug-2023	ETZ00607 ;B2W MoMo:0243546756; 005399461186	607FTRE232220093	10-Aug-2023	1.00	1,154.12
18-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 323012322396	315EWON23230001N	18-Aug-2023	1,000.00	154.12
18-Aug-2023	CLP0818078AUG23 BANCA AUG 23 DED	555INUC23230D7IQ	18-Aug-2023	50.00	104.12
25-Aug-2023	CAG SALARY FOR AUG 2023	555SALK23237E8GS	25-Aug-2023		3,123.49
25-Aug-2023	CAG SALARY FOR AUG 2023	555SALK23237E8GS	25-Aug-2023	3.00	3,227.61
30-Aug-2023	507804*****3762 03150184 ELMINA ELMINA 000GH 324215322680	315EWON23242003O	30-Aug-2023	2,000.00	3,224.61
31-Aug-2023	LN. Principal drawdown By CASA	315ZTRF2324300TV31 53000000411	31-Aug-2023	481.22	1,224.61
31-Aug-2023	LN. Interest drawdown By CASA	315ZTRF2324300TX31 53000000411	31-Aug-2023	179.69	743.39
31-Aug-2023	E-SERVICE BUNDLE CHARGE	302EPSFGHS000001	01-Sep-2023	7.00	563.70
					556.70

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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.

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**** End Of Statement ****